

THE INFLUENCE OF THE FAMILY SELF-SUFFICIENCY PROGRAM:
PERSPECTIVES AND PREFERENCES OF LOW-INCOME FAMILIES

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DEDICATION

This dissertation is dedicated to my father, mother, brothers, sister, my children and my grandson. Without you in my life, I don't know how I would have made it. My foundation has always been full of love, God and asking the question, "Why not me?"

ABSTRACT

Since the 1990s, low-income families in federal housing assistance programs have been offered the opportunity to participate in the Family Self-Sufficiency program, a housing service delivery model designed to help families so they can move out of federally funded housing assistance programs. Some researchers describe this program as the “best kept secret” for reducing housing assistance dependency, yet little is known about the service delivery needs and preferences from the perspectives of low-income families. Using the family resource management framework in this qualitative research design, the purpose of this study was to better understand service delivery needs and preferences through individual interviews with families participating in the Family Self-Sufficiency program and key informants who deliver services. Additionally, this research examined linkages between economic self-sufficiency and housing stability. Homeownership was the goal for families and key informants described this as the American Dream for most participants in the program. As a result of having a Housing Choice Voucher, families in this study had stable housing, yet they faced financial stress despite being a participant in the Family Self-Sufficiency program.

Despite program requirements participants believed the program offered resources to support their family goals. However, not understanding program components, waitlist criteria, the lack of engagement between participants and key informants contributed to low program utilization. Findings suggests that more research is needed on understanding the needs of families in housing assistance programs and their ability to access the Family Self-Sufficiency program.

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CHAPTER ONE: INTRODUCTION

Background

Since the 1990s, public policy has reshaped the demands on low-income families who receive income and housing assistance. Increased requirements for low-income families' ability to achieve economic self-sufficiency has pressured policymakers to justify the need for subsidized housing and support services, especially services that improve job readiness for families (Anderson, Kauff, & Cavadel, 2017; Freeman, 2005; Sommer, Chase-Lansdale, Sama-Miller, Ross, & Baumgartner, 2018; Tatian & Snow, 2005). Scholars, policymakers, and program staff are increasingly interested in exploring new approaches to improve economic and housing stability for low-income families. One approach is the Family Self-Sufficiency initiative, a holistic program intended by policymakers and program staff to move low-income families towards economic and housing stability.

August 2016 marked the 20th anniversary of the welfare reform legislation, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996. In examining the aftermath of 20 years of welfare reform on federal housing policy, there are many factors to consider. For example, the complexity of integrating welfare reform and federal housing policy resulted in collaboration and coordinating services designed to promote economic self-sufficiency. The Federal Government has spent millions of dollars trying to solve the conundrum of low-income families' struggles to maintain economic self-sufficiency. Newman (2008) suggested welfare reformists missed an opportunity

to effectively combine welfare and housing assistance programs by ignoring a report to Congress in the 1960s. In this report, Newman outlined how “Congress should (a) establish decent housing as a requirement for welfare programs (b) require the states to fund their shelter grants at a level that would allow recipients to obtain decent housing and (c) provide federal financial assistance to assure that these goals were met” (p. 897).

Low-income families’ progress in leaving welfare and housing assistance programs have been stagnant (Freeman, 2005; Ricco, 2007; Shroder, 2002). Meanwhile, by the 1990s, Public Housing Authorities across the country were mandated to implement the Family Self-Sufficiency program designed to remove families from welfare programs and federally funded housing (Newman & Schnare, 1993; Santiago & Galster, 2004; Sard, 2001; Shlay, 1993). After 27 years, one question still remains: “How does a Family Self-Sufficiency program change the lives of low-income families?” To begin to answer this question, this study focuses on participants in two Family Self-Sufficiency programs of two Public Housing Authorities located in the Midwest.

Problem Statement

Federal Housing Assistance Programs

The 1930s Great Depression was the greatest economic downturn the United States had ever seen. Banks failed and the unemployment rate was at an all-time high; many families lost their homes to foreclosure, thereby leaving housing and the financial markets in ruin. By 1934, the federal banking system was changed to stimulate the economy by creating jobs and increasing

homeownership. The 1934 National Housing Act created the Federal Housing Administration to increase the number of homeowners and secure the mortgage industry by providing mortgage insurance. In 1965, the U. S. Department of Housing and Urban Development (HUD) was created. Initially, the U. S. Department of Housing and Urban Development's goals were to develop and implement federally funded housing assistance programs and influence the development and redevelopment of urban neighborhoods (Khadduri, 2015). Over the years, officials from the U. S. Department of Housing and Urban Development's continued to invest in supportive housing programs as anti-poverty initiatives to improve the socioeconomic conditions of families and to stabilize low-income families' housing (Theodos, Popkin, Parilla, & Getsinger, 2012; U.S. Department of Housing and Urban Development, 2014). Federally funded housing assistance programs in the United States were implemented to increase access to affordable housing and improve housing quality for low-income working families (Heintze, Berger, Naidich, & Meyers, 2006; Park, Fertig, & Metraux, 2014; Schwartz, 2014; Tatian & Snow, 2005). Today, the U. S. Department of Housing and Urban Development oversees a variety of housing assistance programs. This study focuses on two types of housing assistance programs for low-income families: public housing and the Section 8 Housing Choice Voucher program (Corcoran & Heflin, 2003; Heintze et al., 2006; Jacob & Ludwig, 2012; Newman, 2008; Park et al., 2014; Schwartz, 2014; Shroder, 2002).

Local Public Housing Authorities own and operate public housing, as a unit-based housing program. Public housing rents cannot exceed 30% of a

family's income. However, in the housing voucher program, a tenant-based housing program, rents can't exceed over 40% of a family's income. In the United States, the housing voucher program is the largest housing assistance program.

Through the voucher program, the local Public Housing Authority provides a subsidy to cover the difference between the U. S. Department of Housing and Urban Development's determined Fair Market Rent (FMR) and 30 - 40 % of household income (Schwartz, 2014). Therefore, families with a housing voucher may pay more of their income in rent than public housing residents. Eligible families can apply for either program. If approved, low-income families are placed on a waiting list until a unit or a housing voucher becomes available. Unlike other means-tested income assistance programs, participation in a housing assistance program is limited by the number of available public housing units and Housing Choice Vouchers. It is estimated, on average, families wait more than one year for public housing and more than two years for a housing voucher (Leopold, 2012).

Housing typically accounts for the largest proportion of a family's overall household budget (Quigley, 2011). By reducing housing costs for low-income families through subsidies and affordable rents, families should have more income for other household expenditures such as food and clothing (Berger, Heintze, Naidich, & Meyers, 2008; Quigley, 2011). Though affordable rent (paying no more than 30% of a family's income in rent) is the goal of federally funded housing assistance programs, the housing program influences families'

housing cost burden, which means paying more than 50% of household income towards rent (Berger et al., 2008; Joint Center for Housing Studies, 2017). Many low-income families without housing assistance consume market rate housing and pay a majority of their income in rent (Berger et al., 2008; Joint Center for Housing Studies, 2017; Schwartz, 2014).

The U. S. Housing Department of Housing and Urban Development (2013) report, *Worst Case Housing Needs 2011*, measured the increasing gap between housing assistance programs and unmet housing needs. An estimated 2 million low-income families received support through housing assistance programs, yet an increasing number of families paid over 50% of their income in rent. Between 2009 and 2011, over 500,000 new households were identified in need of housing assistance. It is estimated that 44% of low-income families without housing assistance face high housing cost burdens and live in substandard market-rate housing (U. S. Department of Housing and Urban Development, 2013). Lacking affordable housing units and vouchers, the U. S. Department of Housing and Urban Development has focused on targeting housing assistance programs for the most vulnerable (very low-income) families. However, without the building of more public housing units and funding to increase the number of housing vouchers, programs have not adequately addressed the needs of low-income families (U. S. Department of Housing and Urban Development, 2013).

Housing and services. Rising housing costs and increasing demand for affordable housing has escalated among low-income families. Also, low-income families have long endured the burden or stigma of poverty. The stigma,

perpetuated by the perception that their poverty is based on their own inability to achieve economic security, has been correlated with the acceptance of housing assistance by individuals and families (Moffit, 2015). Low-income families have the burden of proving or documenting their income and resources to meet a means test to qualify for live-in federally funded housing, such as public housing and the Housing Choice Voucher program.

Beginning in the 1960s, families in housing assistance programs were mandated to develop economic self-sufficiency goals. Policy programs began to link housing with services to support families to meet their self-sufficiency goals. Supportive housing programs were implemented to help families improve their job skills and access opportunities to achieve economic self-sufficiency, sustain housing, and improve their family's well-being (Bratt & Keyes, 1997; Brisson, 2015; Newman & Schnare, 1993; Santiago & Galster, 2004). Two economic self-sufficiency programs in the 1980s attempted to link housing and support services for families. The 1984 Project Self-Sufficiency targeted single-parent households on the Section 8 Housing Choice Voucher waitlist. By 1989, Congress authorized Operation Bootstrap, which targeted two-parent families on the waitlist for a housing voucher. The incentive for families to participate in both programs included receiving top priority for a Section 8 Housing Choice Voucher (U. S. Department of Housing and Urban Development, 1996). Services in both programs included educational assistance, transportation subsidies, child care assistance, and job training and placement.

Limited data indicated that many families were long-term welfare recipients, with limited skills, who were only interested in the program because of the incentive to receive a Section 8 Housing Choice Voucher (U. S. Department of Housing and Urban Development, 1996). In 1996, the minimum wage was \$4.75 an hour, families in both programs earned wages between \$4.25 and \$5.00 an hour which resulted in a 40% to 42% increase in employment. Despite an increase in employment, low-wages hindered families' ability to achieve economic self-sufficiency. Therefore, less than 2% left welfare programs and most did not leave their housing assistance program (U. S. Department of Housing and Urban Development, 1996).

Housing assistance programs: Family self-sufficiency program. Since the 1960s, "housing plus services" programs were implemented to help families find stable work and achieve economic self-sufficiency (Riccio, 2007; Rohe & Kleit, 1999; Shlay, 1993). Congress authorized Section 554 of the Cranston-Gonzalez National Affordable Housing Act of 1990, which funded the Family Self-Sufficiency program for families in public housing and families with Section 8 Housing Choice Voucher (De Silva, Wijewardena, Wood, & Kaul, 2011; Ficke & Piesse, 2004). Sard (2001). This authorization characterized the Family Self-Sufficiency program as the U. S. Departments of Housing and Urban Development's best-kept secret for moving families off welfare and housing assistance programs. Sard advocated that the Family Self-Sufficiency program be expanded because it offered families in public housing and voucher holders' opportunities to gain and keep employment by increasing job skills. Also, Sard

suggested that increased earnings would move families out of public housing and voucher users would be able to pay market-rate rent. However, this has not been the case and utilization of the program has been limited. In 2004, Public Housing Authorities estimated that less than 5%, which were merely 7,700 public housing families and 67,700 voucher holders, participated in the Family Self-Sufficiency program (Lubell, 2004). As of 2014, 75 million dollars had been awarded to 400 Public Housing Authorities to serve approximately 65,000 families with over 80% of those families being housing voucher holders (Brennan, 2014; Nuñez, Verma, & Yang, 2015).

Like Project Self-Sufficiency and Operation Bootstrap, families in the Family Self-Sufficiency program developed a self-sufficiency plan that included steps or goals on how they planned to leave welfare, increase earnings or become self-employed (Riccio, 2007; Sard, 2001; U. S. Department of Housing and Urban Development, 2017a, 2017b). Most plans were limited to 5 years but could be extended for another 2 years if the family demonstrated progress toward program goals (De Silva et al., 2011; Ficke & Piesse, 2004; U. S. Department of Housing and Urban Development, 2017a, 2017b). Families received ongoing services and community resources for childcare, transportation, and job training. Additionally, families enrolled in the Family Self-Sufficiency program were eligible to build savings through an escrow account that was managed by the Public Housing Authority. When families' household income increases, so does their rent payment (rent payments are based on a percentage of household income). A portion of this rent increase for families in the Family Self-Sufficiency would be

deposited into an interest-bearing escrow account (Abt Associates, 1999, 2017; Anthony, 2005; Lubell, 2014; Riccio, 2007; Sard, 2001; U. S. Department of Housing and Urban Development, 2017a, 2017b). However, if a family did not meet their goals, they could be terminated from their housing assistance program and they could no longer access funds in the escrow account (Lubell, 2014; Riccio, 2007; Sard, 2001; U. S. Department of Housing and Urban Development, 2017a, 2017;).

Family self-sufficiency program outcomes. Despite being funded since the 1990s, the outcomes of the Family Self-Sufficiency have not been thoroughly documented. Numerous studies have shown that families improved employment earnings, however other outcomes of the various components of the self-sufficiency programs have not been measured effectively (Anthony, 2005; Emple, 2013; Lubell, 2014; Riccio, 2007, 2010; Riccio et al., 2013). Questions such as , “How many families in the Family Self-Sufficiency program actually leave welfare and housing assistance programs?” and “Can this program or its components be considered as best practices for service delivery?” still remain (Lubell, 2014).

Families in housing assistance programs often have multiple barriers to employment including: (a) poor employment histories, (b) lack of education, and (c) mental health or substance abuse issues (Lubell, 2014). The lack of a strong economy determined the employment outcome for families with multiple employment barriers. More importantly, the lack of affordable housing hindered these families’ ability to move from housing assistance programs to affordable

market-rate housing. Researchers Emple (2013) and Lubell (2004, 2014) identified the need for more studies to better understand what determines excellence in program delivery, and what services move families from welfare and out of housing assistance programs. Evidence would encourage policymakers to provide adequate financial support for Public Housing Authorities to implement a best-practice model (Sard, 2001).

Purpose of the Study

The purpose of this concurrent convergent qualitative study was to gain a better understanding of the economic and housing needs of families with housing assistance. With an accurate description of the economic and housing needs of low-income families in the Section 8 Housing Choice Voucher program, programs can be revised to provide resources that help families progress toward economic security, housing stability, and family well-being.

Significance of the Study

This study builds on the work of the North Central 1171 *Rural Families Speak* Study by Bauer and Katras (2007). The multi-disciplinary research project used a mixed-methods approach to describe the demands and resources available for low-income families in rural America and their ability to achieve economic and housing stability (Bauer & Dolan, 2011a, 2011b; Bauer & Katras, 2007). Like the *Rural Families Speak* study (Bauer & Katras, 2007), this study draws upon a family resource management framework with a qualitative approach to examine the economic and housing needs of families in two Twin Cities' urban and suburban locations who have a Section 8 Housing Choice Voucher and are

participants in the Family Self-Sufficiency program. By examining perspectives of families and program staff in the Family Self-Sufficiency programs, the study hopes to identify and describe service delivery best practices and address the gap in research in regard to the effectiveness of the program. Therefore, this study seeks to add to the literature on the economic and housing needs of low-income families, and to develop recommendations for housing assistance programs to support low-income families' ability to attain economic and housing stability.

Research Questions

This concurrent convergent approach used qualitative inquiry to explore the economic and housing needs of participants in the Family Self-Sufficiency program with a Section 8 Housing Choice Voucher. The research design allowed for rich descriptions of how support services and affordable housing combine to assist low-income families move toward economic self-sufficiency and housing stability (Creswell, 2014; Skobba, 2008).

Research questions

How do participants describe their experiences in the Family Self-Sufficiency program?

Research sub-questions:

How do participants describe the effects of Family Self-Sufficiency program on their lives?

What experiences do participants find most helpful or important?

What activities, resources or services help participants improve their family well-being?

Key definitions:

For the purpose of this study, the following were definitions of key terms used:

Housing assistance programs as defined by Schwartz (2014), are federally funded housing programs which offer low-income families public housing or a Section 8 Housing Choice Voucher.

Economic self-sufficiency is defined as surpassing the means test to receive Temporary Assistance for Needy Families (TANF) cash benefits or housing assistance.

Family Self-Sufficiency Program is an employment and savings program for low-income families that reside in federally funded housing assistance programs (Sard, 2001).

Study participants are individuals who have been involved in the Family Self-Sufficiency program and who participated in the study. Referred in this study as families or participants.

Key informants are individuals who have provided direct service to study participants. Referred in this study as key informants, case managers, or program staff.

Organization of the Study

This study began with an overview of housing assistance programs and the requirements of housing assistance programs for which families set economic and housing stability goals in order to exit welfare and housing assistance programs. A literature review of low-income families' well-being, welfare, barriers to

economic and housing stability, and evaluation studies of government programs are discussed. Chapter two also provides a conceptual framework, family resource management, which guided the research study. In Chapter 3, the research design, rationale, description of the participants, and data collection and analysis procedures are outlined. Chapter 4 provides results as themes, and Chapter 5 provides a discussion of findings, conclusions, and implications for future studies, and policies.

CHAPTER TWO: REVIEW OF LITERATURE AND CONCEPTUAL FRAMEWORK

Introduction

The relationships between housing and economic self-sufficiency programs have been both complex and multifaceted. Over the last 25 years, the mandated Family Self-Sufficiency programs have been intended to encourage economic self-sufficiency. Although, researchers and policymakers have examined issues surrounding the Family Self-Sufficiency program, research studies on how families set goals and achieve outcomes have been minimal. Therefore, a lack of consensus about best practices and nominal political-will have led to controversy about how to address low-income families transitioning out of poverty. This study examines the Family Self-Sufficiency program, which initially aimed to address families transitioning out of low-income housing and welfare dependency. Shlay (1993) defined economic self-sufficiency as a continuum of economic strides that lead families out of welfare. However, because of the lack of affordable housing, families needed housing assistance which lead policymakers to explore services for families with housing assistance. The Family Self-Sufficiency program leveraged housing assistance with supportive human services to promote economic self-sufficiency.

This chapter (a) explores the creation of the Official Poverty Measure and its ability to measure poverty for vulnerable, low-income families with children; (b) summarizes the disagreement on the factors that contributed to families living in poverty and how factors should have been weighed; (c) explores the linkages

between the welfare reform movement and the influence of anti-poverty initiatives in housing assistance programs and finally, (d) introduces the conceptual framework that guided this study. The framework looked at the demands and processes of the family resource management system model to understand how the decision-making process determined economic and housing stability outcomes for families.

The Poverty Measure

The Official Poverty Measure (OPM) defined poverty levels for families. Scholars have been critical of the Official Poverty Measure's defined poverty thresholds, the explanation of families moving out of poverty, and the effects of policy programs. By age 65, many Americans have experienced a period of time at, near, or below the poverty threshold at some point in their lives (Edin & Kissane, 2010; Hastings, Taylor, & Austin, 2006). In 2015, according to the OPM:

- Over 43 million people (13.5%) were poor in the United States (Proctor, Semega, & Kollar, 2016).
- About 8.6 million families (10.4%) with at least one child lived below the poverty threshold (Proctor et al., 2016).

In the 1960s, The War on Poverty attempted social reform in an era of social unrest. This initiative defined the working poor in the United States. Poverty measurement methods were developed in the 1960s by Mollie Orshansky, an economist in the Social Security Administration. Orshansky's work led to the development of poverty thresholds or the OPMs, which have been utilized over

the past 50 years (Fisher, 1992, 2008). Orshansky based her analysis on U. S. Department of Agriculture (USDA) food budgets and other expenditure data from the Bureau of Labor Statistics to estimate low-cost food expenditures (Fisher, 1992, 2008; Jacob, 2013; Short, 2011, 2012, 2013). Poverty thresholds have been adjusted in the last 50 years by using the Consumer Price Index (commonly known as the inflation rate) to reflect changes in the price of goods and services (Short, 2012, 2013).

Overtime, the poverty threshold's estimates have been criticized because (a) expenses, such as daycare, (b) the differences in the cost of living across regions of the United States, and the (c) estimates of the economic needs of current low-income families were not included in calculating how poverty were measured (Institute for Research and Poverty, n.d.; Jacob, 2013; Orthner, Jones-Sanpei, & Williamson, 2004; Short, 2011, 2012, 2013). As a result of the criticisms, a different measure, the Supplemental Poverty Measure (SPM) was developed in 2010 by the Interagency Technical Working Group and the Bureau of Labor Statistics (BLS). Specifically, the SPM calculated the amount a family with two children would spend on food, clothing, shelter, and utilities minus necessary expenses such as out of pocket expenses for medical, child care or work (Jacob, 2013; Meyer & Sullivan 2012; Short, 2011, 2012, 2013). Typically, these estimates meant higher rates of poverty (Edin & Kissane, 2010; Jacob, 2013; Meyer & Sullivan, 2012). Earned Income Tax Credit (EITC) and other benefits included in the SMP indicated a decrease in poverty for families with children (Jacob, 2013). Therefore, the process identified multiple ways in which poverty

was defined and this measurement increased the number of families there were identified as disadvantaged.

Demographic shifts such as delayed marriages, increased number of households of cohabiting adults, and an increase in the number of children born into cohabiting households were not recognized in the OPM (Edin & Kissane, 2010). Consequently, data describing cohabiting households were not collected. A second difference between the two poverty measures was the way that each defined the term “working adult.”

- The OPM defined “working” as any adult member in a family who worked 39 hours or more a week, which was approximately 2080 hours per year (Roberts, Povich, & Mather, 2012-2013).
- The SPM defined “working” as any adult member in the family working 1000 hours per year (Acs, Phillips, & McKenzie, 2000).

Therefore a family with two adults working a total of 2000 hours per year were considered a “working” family household (Orthner et al., 2004). Each adult in a two-adult household could work an average of 25 hours per week for the household to meet the definition of a “working” family household.

Orthner et al. (2004) findings suggested that when adults in a household worked less than 2080 hours a year, these family households tend to remain below the poverty threshold. In 2014, the poverty rate for households with adults who worked 2080 hours was 2.9%. However, poverty rates increased to 19% when family households worked less than 40 hours per week (Pihl & Stevens, 2016). A broader definition of adults who were considered working

would increase the estimated number of adults in families living below the poverty line (Acs et al., 2000). If measures of poverty included child care, transportation, and other costs associated with working families, the poverty count would be greater (Acs et al., 2000).

Pihl and Stevens (2016) argued that hours worked and wage levels were key factors in determining a family's economic well-being. In 2016, the poverty threshold for a single parent with two children was \$16,543, therefore, a single parent working full-time at \$7.25 per hour lived below the poverty threshold (U.S. Bureau of the Census, 2016). In 2011, there were 47.5 million low-income working families in the United States and the number of families living below the poverty threshold increased (Roberts et al., 2012-2013). Therefore, the number of families who qualified for programs such as food stamps, Medicaid, and housing assistance increased (Acs et al., 2000; Roberts et al., 2012-2013).

The initial debates that explored how to measure poverty inspired researchers to explain why families were poor. These studies focused on a variety of factors that predicted poverty, and the longer families were in poverty influenced personal and financial well-being and stable housing. This next section discusses a review of the literature that focused on family structure, the creation and perpetuation of dependency, and other factors contributing to families experiencing poverty.

Family Structure

Family structures in the 21st century have been increasingly complex, ranging from two-parent families, single-parents, married step-parents, and same sex-parents. One of the most notable changes in family structure was the increase in the proportion of single-parents. From 2000 through 2010, children were more likely to reside in a single-parent family than a two-parent family (Bianchi & Milkie, 2010; Brown, Manning, & Stykes, 2015). Ratcliffe (2015) and Ratcliffe and McKernan (2012) analyzed the 1968 to 2009 Panel Study of Income Dynamics (PSID) data and found that race, family structure, and education were predictors that children would be born into poverty. Children born in poverty were more likely not to attain a high school diploma and more likely to become single-mothers. Sixteen percent of all children born in poor families lived well below the poverty level; poverty rates for Caucasian newborns ranged from 8% to 12%; poverty rates for African American newborns ranged from 31% to 47%. Newborns born into African American families were more likely to live in households headed by an unemployed single female without a high school diploma (Ratcliffe, 2015; Ratcliffe & McKernan, 2012).

On the other hand, Edin and Kissane (2010) argued that the research on the impact of family structure and poverty had mixed results. Low-income working families were found to be able to set and accomplish goals despite the lack of economic resources, families were able to problem-solve, meet basic needs, and provide educational opportunities for their children (Orthner et al.,

2004). Edin and Kissane (2010) predicted that over the next decade researchers would generate research on families and poverty because additional data from the aftermath of the Great Recession and changes in access to healthcare would influence poverty outcomes for low-income families.

Dependency

Some scholars have reviewed existing literature on dependency from the culture of a poverty point of view to explain why families experienced poverty. Culture of poverty theorists argued that dependency was a learned behavior, passed down from generation to generation (Freeman, 1998; Hungerford, 1996; Kleit & Rohe, 2005; Lewis, 1968). Moynihan (1997) argued that African American families in the 1960s remained in poverty and dependent on welfare because the “traditional” family norm did not exist among these families. At that time, Moynihan concluded that the rates of single African American mothers were increasing, and the non-existence of the traditional family structure in African American families led to “social pathology” that explained the cycles of poverty in poor African American neighborhoods. Moynihan classified African Americans’ social pathology as a subculture or a lifestyle that perpetuated and increased welfare dependency. In contrast, Wilson (1987) argued that the culture of poverty theory could not explain welfare dependency among families in urban neighborhoods. Wilson stated that many families in these neighborhoods, classified as the underclass, lacked economic opportunities and resources. This perspective suggested that families who had skills and access to financial opportunities did pursue and achieve economic self-

sufficiency. In other words, it was not the lack of ability and motivation but the lack of access that explained dependence on welfare, and the perpetuation of poverty (Wilson, 1987).

In the aftermath of the Moynihan (1997) report, poverty sociologists suggested that the culture and poverty studies helped policymakers better understand how poor individuals and families coped with or adapted to their environment. Researchers attempted to discredit myths concerning the poor with a body of literature that explained the causes and experience of poverty (Kurtz, 2014). Wilson (2009) contended that racial differences were not primary predictors of poverty; there was no difference for example, in the rate of poverty experienced between African Americans, Latinos, and Asian American households. More importantly, Wilson argued that pursuing cultural analysis in research focused on differences in poverty rates could not be fully explained by group membership, nor differences in values and attitudes. A conceptual framework was needed to explain how social and political ideologies created and perpetuated poverty, which modeled resources, goals, and opportunities to move families out of poverty (Wilson, 2009). In other words, there needs to be a conceptual framework or a theory which shows how inputs (culture frames and norms) explain responses or outcomes to poverty and how these outcomes perpetuated poverty across generations. Therefore, dependency research on the effects and experiences of poverty on low-income families assumed a set of common values that influenced achievements, rather than describing the power of

access to resources and opportunities in determining outcomes of economic and housing stability.

Race and dependency. The most pivotal hallmark to end racial segregation was the Civil Rights Movement. The Civil Rights Act of 1964 prohibited discrimination based on race, color, religion, sex or national origin and provided the legal basis to integrate schools and made employment discrimination illegal (Brunner & Haney, 2007). The Civil Rights Act of 1968, better known as the Fair Housing Act, prohibited the sale, rental or financing of housing based on race, religion, national origin, or gender. In 1974 and 1988, additional amendments protected individuals with disabilities and familial status (Schwartz, 2014). Despite the Fair Housing Act of 1968, Caucasians have benefitted from racialized housing practices and housing policies that have excluded African Americans from accessing housing more than any other race (Massey, 2008). From Massey's (1990) point of view, housing policies have always favored Caucasians over any minority group. Residential segregation between Caucasians and African Americans not only have been normalized, unnoticeable and tolerated, but also have created the trajectory for ongoing existence of racially segregated neighborhoods (Massey, 1990).

Massey (1990) argued the missing link in the discussion of poverty and dependency was the issue of race. The great migration of African Americans from the South to the North fueled racist attitudes about poor African American families. According to Blank and Blum (1997) and Casciano and Massey (2008), one generalization about African American families was often defined as single

mothers, (no father in the home), children born out of wedlock and living in urban neighborhoods. This characterization gave rise to the term “welfare queens” to identify African American single mothers (Casciano & Massey, 2008). Because of these attitudes, by the 1990s, Casciano and Massey (2008) argued the political rhetoric defined privatized poverty as denying access to cash assistance and requiring work for low-income families, which had a substantial negative impact on the well-being of African American families. These stereotypes perpetuated the image of African American families as female dominated heads of households. Ultimately, these stereotypes impacted policies that impeded these families ability to move out of poverty.

Gender and race. In 2012, 10 million low-income families had at least one wage-earner; 39% were headed by females who worked (Povich, Roberts, & Mather, 2013-2014). By 2013, minority households headed by working females were twice as likely to be poor (Povich, Roberts, & Mather, 2014-2015). In 2010, 44% of families living in poverty had at least one parent in the household that was a minority and by 2011 this number grew to 59% (Roberts et al., 2012-2013). By and large, Caucasian females made up the largest group of families headed by single women, but African American women were disproportionately single-headed low-income households (Povich et al., 2014-2015). In addition, in 2013, Latino families were 55% of the working families living below 200% of the poverty level (see Figure 1). In a study about low-income men, McDaniel, Simms, Monson, and Fortuny (2013) stated that low-income men between the ages of 18 and 44 were more likely to be African American and Latino.

McDaniel's et al. analysis of American Community Survey data from 2008-2010 discovered that over 50% of low-income men were single and had never married, 32% were married, and 8% were either widowed, divorced or separated. Therefore, poverty was more prevalent in single African American female and male headed households.

Education. Educational attainment have been a key factor to enable low-income families to move out of poverty. Research indicated that in 2013, 52% of Latino families did not have a high school diploma and, in 2012, about 18% of female household heads did not have a high school diploma (Povich et al., 2014-2015). Lack of education contributed to the likelihood that families experienced poverty at some point during their lifetimes (Carnevale & Rose, 2001; Rank, 2001). However, Thiess' (2012) analyzed 22 low-wage jobs from the Bureau of Labor Statistics discovered that more education did not directly correlate with an increase in wages. Thiess suggested, "low-income workers do not require significantly greater levels of education, or more training, to compete in the job market of today, nor will they in the future." (p. 14). Some scholars believed that earning a bachelor's degree or above enhanced the likelihood of increased wages; and households with an earner with a bachelor degree were less likely to live in poverty (Povich et al., 2014-2015). However, Thiess' analysis illustrated that college graduates in the past 10 years have not seen wage increases, therefore, the correlation between low-income families' ability to increase their earnings based on education attainment was unfounded. Based on research, Povich et al. stated a more effective policy strategy to move families out of poverty would be to

increase the federal minimum wage. This strategy would have a positive impact on all wage earners below the poverty threshold.

Geographic location. According to Povich et al. (2014-2015), in the United States there were 10.6 million low-income working families. Arkansas and Mississippi had the highest portion of minority families living below 200% of the poverty line. Although, according to the Minnesota Employment and Economic Development (n.d.) agency, Minnesota was recognized as a leader in employment per capita, 61% of its low-income working African American families live below 200% of the poverty line. In the Midwest, low-income African American working families were disproportionately worse off compared to other racial groups (Povich et al., 2014-2015) (see Figure 2).

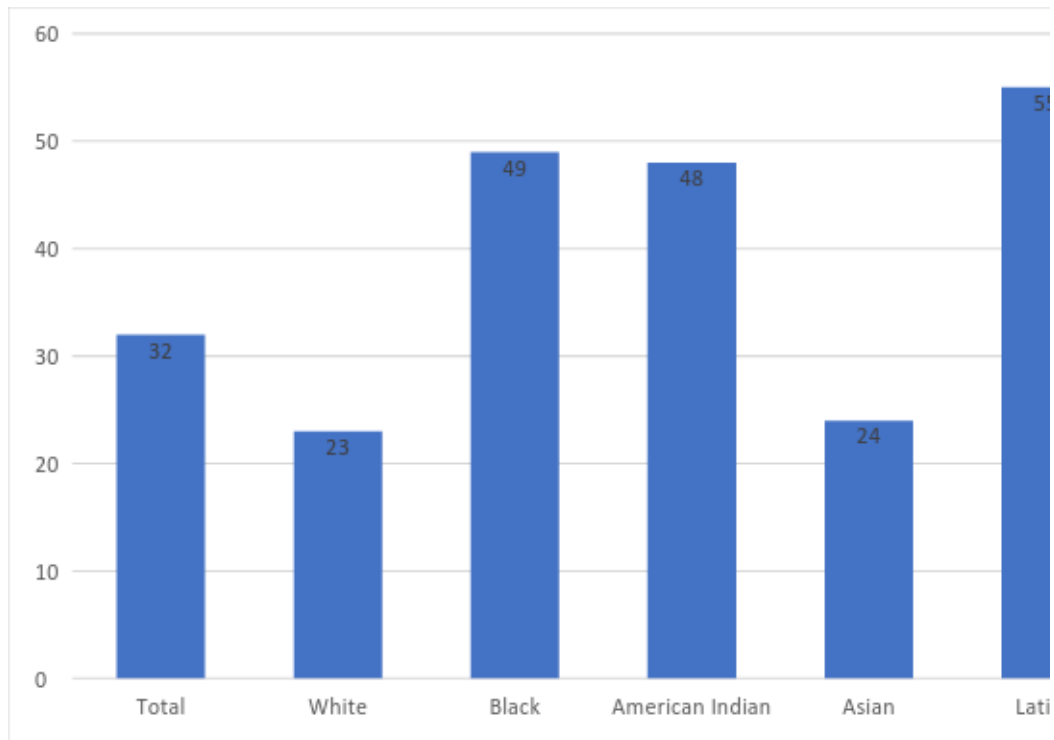


Figure 1. Percent of Families Living Below 200% of the Poverty Line by Race and Ethnicity. Adapted from “Low-income working families: The racial/ethnic divide. The Working Poor Families Project,” by D. Povich, B. Roberts, & M. Mather, 2014-2015, p. 2. Retrieved from http://www.workingpoorfamilies.org/wp-content/uploads/2015/03/WPFP-2015-Report_Racial-Ethnic-Divide.pdf

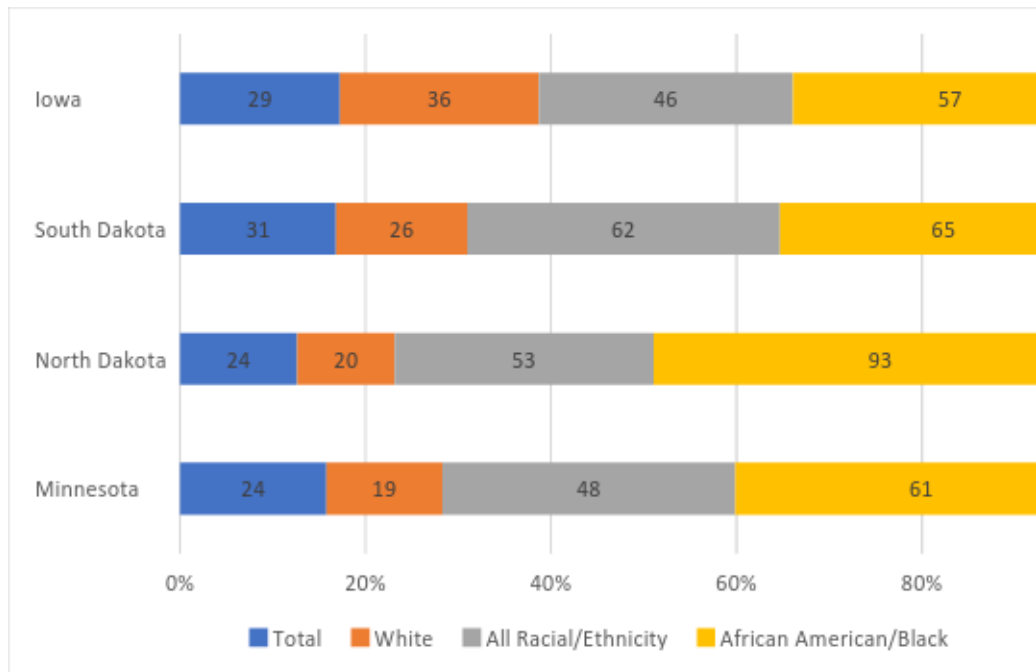


Figure 2. Working Families in the Midwest 200% of the Poverty Line by Race and Ethnicity. Adapted from “Low-income working families: The racial/ethnic divide. The Working Poor Families Project,” by D. Povich, B. Roberts, & M. Mather, 2014-2015, p. 14. Retrieved from http://www.workingpoorfamilies.org/wp-content/uploads/2015/03/WPFP-2015-Report_Racial-Ethnic-Divide.pdf.

Low-income Families’ Economic Well-being

Aid to Families with Dependent Children (AFDC)

The first modern welfare policies impacted millions of low-income families were developed in response to the economic crises of the Great Depression (Blank & Blum, 1997; Moffitt, 2015). The Social Security Act created Aid to Dependent Children (ADC) for women with children who were widowed or whose husbands were disabled (Moffitt, 2015). Later, this entitlement program, better known as the Aid to Families with Dependent Children (AFDC), was expanded to provide cash assistance to families living in poverty. During the 1960s and 1970s the Federal Government anti-poverty

initiatives created a variety of safety nets such as Supplemental Nutrition Assistance Program (SNAP) (food stamps), Medicare, Medicaid, Head Start, Women, Infants, and Children (WIC), Supplemental Security Income (SSI) and the Earned Income Tax Credit (EITC) programs to aid low-income families (Moffitt, 2015).

Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA)

As the public safety nets did not decrease poverty rates, political rhetoric against the poor of the 1990s influenced a shift in how welfare was distributed to states and the poor. The passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 changed AFDC to Temporary Assistance for Needy Families (TANF). TANF ended the entitlement of cash assistance for low-income families, mandated work requirements, imposed 60-month time limits on receiving welfare benefits and allowed states to sanction families for non-compliance of employment requirements (Ahn, 2015; Martin & Caminada, 2011; Slack et al., 2007; Zylan & Soule, 2000). The ultimate goals of TANF were to remove low-income families from welfare rolls and reduce welfare dependency. Moreover, as long as states met mandated federal welfare policies, they could set their own state policies including eligibility guidelines. Overall, federal allocations to states for TANF have remained at \$16.5 million for 20 years; benefits continue to vary from state to state. Falk (2015), from the Congressional Research Service, reported that in 1994, the highest number of families receiving cash benefits was 5.1 million, but

as of March 2015 the number of families receiving cash benefits reached a post-welfare reform low of 1.6 million. Falk determined that welfare reform had met its goals of removing families from welfare rolls and reducing poverty and dependency. A number of early studies suggested the decrease in the number of families on welfare was attributable to state diversionary strategies by, requiring job searches and steering low-income families to other programs in lieu of applying for welfare benefits (Moore, Wood, & Rangarajan, 2012; Zedlewski, 2002). Other research credited the first wave of welfare reform, to the good economy in the 1990s, families' self-driven initiatives to leave welfare before rules changed, and, of course, welfare reform (Ahn, 2015; Lichter & Jayakody, 2002; Moore et al., 2012).

Welfare leavers. Early studies on welfare indicated that single mothers who left welfare because of employment and increased earnings continued to experience economic hardships, such as the lack of income to pay for housing, utilities, and food (Hennessey, 2005; Hunter & Santhiveeran, 2005; Sard & Waller, 2002). Furthermore, Ahn's (2015) study of disposal income from 1993 to 2002, found that among single mothers leaving welfare, economic hardship increased; these single mothers experienced a 19.2% decrease in the total of disposable income after welfare reform. Welfare leavers from 1993 to 2002 had a \$3,376 decrease in welfare and food stamp benefits. Also, during this same timeframe, the same leavers increased their Earned Income Tax Credit (EITC) from \$1,047 to \$2,193. Single mothers in the 20th lowest income percentile paid 9.2% of their income on childcare in 1997, but in 2002, single mothers paid over

30% of their income in childcare expenses. Increased EITC does not offset economic hardships for single mothers leaving welfare; these single mothers were paying more of their income for childcare therefore eliminated their ability to make progress towards economic stability.

Two ethnographic studies, (Lein, Bell, & Angel, 2006; Scott, Edin, London & Kissane, 2004) on low-income families who (a) never received welfare, (b) received both welfare and employment benefits, (c) were able to cycle between welfare and work, (d) welfare leavers who worked, and (e) welfare leavers who never worked, suggested that other safety nets such as child care assistance, Medicaid, and housing assistance were needed to remain off welfare. In a three-city (Boston, Chicago and San Antonio) study from 1999 to 2001 of welfare mothers' economic and family well-being, 17% of the women in this study stayed on welfare during two-years, and only 14% transitioned off-welfare (Coley, Lohman, Votruba-Drzal, Pittman, & Chase-Lansdale, 2007). However, a cross tabulation between welfare and employment indicated that 31% were disconnected (not receiving welfare or earned income) after two-years. Loprest and Nichols (2011) studied families that were disconnected from welfare, who had earned wages or SSI. The findings suggests 40% of the families that had not received any assistance for four months were more likely to remain without income for over 12 months. Also, disconnected mothers were more likely to receive food stamps, be in a housing assistance program and receive Medicaid. Subsequent findings of Wisconsin's welfare program by Cancian, Han, and Noyes (2014) suggested when low-income families were disconnected from welfare, and

had no earned income or other financial services, these families were connected to other safety nets, such as food stamps, SSI and Medicaid. Comparatively, Slack, Kim, Yang, and Berger (2014) study, the Fragile Families and Child Well Being Study (post-welfare reform), found 25% of low-income families were on welfare, 60% had earned income, over 40% received food stamps, and over 70% were on Medicaid. Lessons learned from Slack et al indicated as children aged, more families worked and more safety nets were needed to stabilize families.

Overall, at the beginning of welfare reform, employment rates increased among low-income families. Consequently, as parents gained employment and economic stability, they fared better compared to parents who remained on welfare. However, low-income families continued to struggle with economic and housing stability. Low-income families disconnected from welfare had earned income and other financial resources but found themselves still needing safety nets to maintain economic stability. Employment and welfare status impacted a family's ability to meet basic needs such as paying for medical, food, and housing expenses (Hennessey, 2005).

Coley et al. (2007) indicated the longer mothers were on welfare, they were more likely to report physical and mental health issues because of the anxiety associated with trying to meet new welfare reform expectations. There were a few studies on children's well-being which indicated moving off welfare correlated with increase in children's academic achievement (Alderson, Gennetian, Dowsett, Imes, & Huston, 2008; Coley et al., 2007; Lee, 2009). Therefore, Scott et al. (2004) stated low-income families and low-paying jobs

prohibited economic stability and contributed to family chaos. Low-income workers reported not being able to properly care for their children after working long hours or multiple jobs.

I feel better when I go to work. That's one thing. I do like going to work, I like being at work, I like being around people. I just wish I didn't have to work [such] long [hours]. I wish I only had to work . . . maybe 4, 5 hours a day. That way I [would be] home...when my kids get out of school. [I think] I should be here with them. But I'm not. Who knows where my kids will grow up and go, you know, what way they're gonna turn. So, that's what I figured. (Lein et al., 2006, p. 79)

Welfare leavers and housing assistance programs. The passage of the Quality Housing and Work Responsibility Act (QHWRA) of 1998 required low-income families in public housing and families with a Section 8 Housing Choice Voucher to address economic self-sufficiency. Research indicated when low-income families chose where to live, they were more likely to leave and not return to welfare (Sard & Waller, 2002). However, Jacob and Ludwig (2012) found housing vouchers decreased the likelihood of employment and increased welfare usage. Reed, Pashup, and Snell's (2005) qualitative analysis of movers and non-movers from the Gautreaux Two Housing Mobility Study found baseline data indicated no significant differences between movers and non-movers; both groups were likely to have intermittent spells of employment and welfare. Barriers to employment included transportation and childcare costs and some families lost their jobs because of transportation issues. Subsequently, Reed et al. could not

link voucher usage with employment. The Federal Government have continued to encourage housing mobility for low-income families. Yet, these programs have not shown how low-income families leave welfare and become more economically stable. Therefore, the use of Housing Choice Vouchers, the increase in employment or removal from welfare have not been correlated. Nevertheless, it would be expected increases in earned income for families on welfare would improve a family's well-being and decrease welfare dependency.

Federal housing policymaker's debated if housing assistance programs were a disincentive to work. Many federal policymakers felt low-income families in housing assistance programs were dependent on federally subsidized housing and reliant on welfare (Shlay, 1993). The 1999 National Survey of America's Families found 34% of low-income families in housing assistance programs were on welfare. At that time, families with housing assistance who left welfare were employed and had higher incomes than those without housing assistance (Zedlewski, 2002). At best, research on the effects of housing assistance programs on low-income families' abilities to increase economic self-sufficiency and decrease welfare dependency have been ill defined (Freeman, 2005; Rosenthal, 2007). In the literature review of the effects of housing assistance programs post-welfare reform, Shroder (2002) reported that there were no empirical evidence which supported a correlation between housing assistance programs and employment outcomes for low-income families. Newman, Holupka, and Harkness (2009) expanded the literature on the long-term effect of housing assistance programs on low-income families. This study found the

number of women in public housing and private subsidized housing welfare dependency declined, but was higher when compared to similar groups, despite many of these women reported working 60% of the time. However, recent studies have shown welfare dependency and economic self-sufficiency for low-income families varies across the type of housing assistance program in which a family participates (Freeman, 2005; Jacob & Ludwig, 2012; Tatian & Snow, 2005). Coley et al. (2007) determined the correlation between housing stability and employment was likely an indirect result of subsidized housing, that is, low-income families may want to find employment to improve their family economic stability while they live in subsidized housing.

Low-Income Families and Housing Well-Being

Housing Insecurity

According to the Center for the Study of Social Policy (2011) “place” matters and predicts the well-being of families. The ability to access housing have been seen as part of the American Dream which provides social and economic well-being for families. Housing could be a place in which low-income families have a home base (Iglesias, 2007). The literature on family well-being crosses multiple disciplines from economics, sociology, and housing. Most scholars argued housing was an integral part to a family’s well-being (Bratt, 2002, 2005; Cohen, Mulroy, Tull, Caucasian, & Crowley, 2004). Researchers seem to agree understanding the connection to family well-being and housing should be critical for policymakers and program staff.

Researchers have suggested the inability to pay rent, the quality of housing, neighborhood characteristics, overcrowding, and homelessness were measures of housing insecurity (Clark, 2010; Cox, Henwood, Rice, & Wenzel, 2016; Curtis & Geller, 2010; Johnson & Meckstroth, 1998; Root Cause Coalition, 2016). Prior to receiving a housing voucher, low-income families in housing assistance programs were more likely to have experienced unstable housing, such as living in overcrowded conditions or had experienced homelessness (Skobba, 2008; Skobba & Goetz, 2013). After the Great Recession, more families became renters, and by 2016, renters represented 36% of all households (Joint Center for Housing Studies, 2017). Since 2015, housing affordability increased for some renters. Therefore, more families were able to afford their rent. Yet for low-income renters, whose incomes were less than \$15,000 annually, paid 70% of their incomes for rent. These households housing were considered severely cost-burdened (Joint Center for Housing Studies, 2017). Burgard, Seefeldt, and Zelner (2012) suggested that renters in Michigan who had reported housing insecurity experienced mental and physical health issues. The renters were behind on their rent and were facing possible eviction and homelessness. As a result of housing insecurities, children have been found to have multiple mental and physical health issues (Curtis & Geller, 2010; Root Cause Coalition, 2016). Bratt (2005) summarized Meyers, Rubin, Napoleone, and Nichols' (1993) study on children health outcomes in which children living in subsidized housing had more positive health outcomes compared to children in families waiting on subsidized housing. King's (2016) linked food insecurity to housing insecurity by examining the

Fragile Families and Child Well-Being Study of 4,898 children born between 1998 and 2000. Single mothers in King's study were more likely to have reported both food and housing insecurities. However, this study suggested access to public assistance resources increased food security and having social support's decreased housing insecurity. Gup (2011) also found access to economic resources improved food security for low-income families. However, the Gup study was not designed to measure linkages between access to food stamps and food insecurity, but it discussed how accumulating assets were a good indicator to food and housing security, and the well-being of families.

By the 1900s, social reformers began to research the effects of adequate housing on poor immigrant families' well-being (Cohen et al., 2004). Early scholars have found that the gravity of poverty influenced low-income families' ability to live independently, their self-efficacy, and family well-being (Bennett, Riger, Schewe, Howard, & Wasco, 2004; Cohen et al., 2004). As income increased so did families' overall ability to meet basic needs (Collard, 2007; Hennessey, 2005; Lein et al., 2006). The Great Depression unmasked the extent of poverty and the lack of decent and affordable housing for low-income families. The New Deal created housing assistance programs to house poor families. Under the New Deal, public housing was affordable rental housing designed for low-income working families (Schwartz, 2014; Stoloff, 2004). Originally, low-income families in federal housing programs had to pay 25% of their household income towards rent. By the 1980s, low-income families in federal housing assistance had to pay 30% of their income in rent. Thus, housing stability

increased by providing affordable rents which reduced the propensity to move and live in overcrowded units (Berger et al., 2008; Bratt, 2002, 2005, Crowder, 2001; Skobba, Bruin, & Yust, 2013; Wood, Turnham, & Mills, 2008). Paying less in rents allowed low-income families more income for food, medical care, and other basic needs (King, 2016; Wood et al., 2008). Housing assistance programs have been linked to the overall emotional well-being of the family and families with more income were more likely to support the academic needs of their children (Harkness & Newman, 2005; Newman & Holupka, 2015). Less family stress allowed low-income families to focus more on their children (Bratt, 2005; Mueller & Tighe, 2007; Vandivere et al., 2006; Wood et al., 2008).

In Clark's (2010) ethnography of families in three major metropolitan areas, families moved when their housing quality and neighborhood safety interfered with the health and well-being of their children. The quality and location of housing was essential to the overall well-being of families. In the last 30 years, the quality of housing have increased, children were less likely to live in homes had lead paint, mold and mildew. However, older homes built prior to 1980 were more likely to have lead paint (Ellen & Glied, 2015; Vandivere et al., 2006). Therefore, low-income families still may live in substandard housing. More importantly, according to Ellen and Glied (2015), less than 6% of children were living in homes deemed severely or moderately inadequate. Poor children with poor health outcomes were more likely to live in substandard housing because of affordability (Ellen & Glied, 2015).

Housing Assistance Programs

Public Housing Economic Self-Sufficiency Programs

Federal funding for housing have not kept up with the need for subsidized rental housing. Public housing, one of the last federally-funded housing programs and critical for over 1.2 million low-income families, is aging. Unlike Housing Choice Voucher program, rent in public housing remains constant and is determined by a family's annual income. Typically, public housing was located in Census tracts with higher rates of poverty. A high percentage of low-income families in public housing tended to be single mothers, disabled, and on welfare (Hungerford, 1996). Low-income single mothers in public housing were more likely to be disconnected from welfare and employment (Hetling & Botein, 2013). Lens (2014) suggested this disconnection from welfare for low-income mothers was explained by the location of public housing. Public housing located in urban neighborhoods allowed low-income families access to employment but the families found themselves competing with other unemployed low-skilled workers (Lens, 2014). Conversely, Sard and Waller (2002) suggested as more jobs relocated to suburban locations, the need for subsidized housing in suburbs increased.

With the demise of urban public housing and funding for housing development in the 21st Century, low-income families have few options for housing assistance programs have reasonably low rents. Many household heads of families in public housing tended to be on welfare and unemployed, however, through public housing, these families had stable housing. Public housing may

have met the goal of stabilizing families; however, research findings have not identified public housing as an incentive to work.

In the wake of welfare reform, in 1997 the U. S. Department of Housing and Urban Development funded the Moving to Work (MTW) demonstration program. Twenty-four Public Housing Authorities were granted flexibility in administering a work program in conjunction with housing assistance. Some public housing MTW programs delayed rent increases when families' earnings increased; other programs incorporated setting flat-rents, therefore, increased earnings did not warrant increases in rent (Riccio, 2007, 2010). The Jobs Plus Demonstration project engaged six additional Public Housing Authorities in work programs. According to Riccio (2007) "the Jobs-Plus program was one of the most comprehensive interventions ever tried in public housing" (p. 15). Jobs-Plus Demonstration programs were implemented in Baltimore, Chattanooga, Dayton, Los Angeles, Saint Paul, and Seattle. One public housing site was randomly assigned to operate a Jobs-Plus program and one or two other sites were control groups. Jobs-Plus programs offered onsite job placement and training at public housing sites, flexible rents such as those in the MTW demonstration was implemented, and coordinated services with local workforce centers, welfare departments, and local Public Housing Authorities took place. In four years, there were significant earnings increases and the program was considered a success (Riccio, 2007, 2010; Rosenthal, 2007; Turner, Cunningham, & Popkin, 2015; Wiseman & Riccio, 2015). Varady (2010) also suggested the expansion of the Family Self-Sufficiency program which included flexible rents might be away to

increase underutilization. The success of this service delivery model encouraged philanthropic investment into communities and the U. S. Department of Housing and Urban Development funded nine more Public Housing Authorities to implement the Jobs-Plus model (Turner et al., 2015). Welfare-to-Work voucher programs targeted families in public housing who were either on welfare or who were at risk of receiving welfare benefits. Results indicated housing assistance programs does not increase employment gains, in fact more families utilized welfare benefits (Wiseman & Riccio, 2015).

Section 8 Housing Choice Vouchers and Economic Self-Sufficiency Programs

In the era of decline in new development of public housing units, federal housing policy focused on funding mixed-income or voucher-based housing (Goetz, 2012). Housing Choice Vouchers allowed low-income families opportunities to rent from the private housing market. Low-income families paid 30% of their income towards rent and the local housing authority reimbursed the difference to market-rate landlords (Schwartz, 2014). Local housing authorities often used the Housing Choice Voucher program to subsidize families whose incomes did not exceed 30% of the area median income (Skobba et al., 2013). In many cases, low-income families with Section 8 Housing Choice Vouchers paid more in rent (U. S. Department of Housing and Urban Development, 2016b). Therefore, low-income families' rents fluctuated depending on the private rental market.

As of 2010, about 2 million households utilized a Housing Choice Voucher; 88% of the vouchers were being used by elderly, disabled and working

households. The number of families who used vouchers have declined due to housing policy which restricted the types of households eligible for new vouchers. New voucher households were likely to include non-elderly, homeless veterans, non-disabled individuals without minor children (Sard & Alvarez-Sanchez, 2011). Despite these restrictions, the Housing Choice Voucher program assisted 40% more families with children more than any other U. S. Department of Housing and Urban Development's rental assistance programs combined (Sard & Alvarez-Sanchez, 2011). In 2010, typical families who used vouchers also received TANF and most of these households worked with a median annual incomes between \$15,600 and \$17,269. These low earnings were not enough to afford market rate housing (Sard & Alvarez-Sanchez, 2011), therefore, the need for Housing Choice Vouchers for low-income and poor families have continued.

Family Self-Sufficiency Program

The Family Self-Sufficiency program focused on moving low-income families from housing assistance programs toward economic self-sufficiency. The Family Self-Sufficiency program was developed as an asset building program offering families in public housing or with a Housing Choice Voucher the opportunity to increase their income through employment services and escrow accounts (Riccio, 2007; Sard, 2001; U. S. Department of Housing and Urban Development, 2017a, 2017b). Graduating participants have had the flexibility to use their escrow accounts for a number of purposes: homeownership, pay for school, purchase a car, and pay off-debt. The first Family Self-Sufficiency program was enacted in 1990. In the beginning, Congress required minimum

enrollment levels. These levels have been amended; the number of required participants were based on the number of families in public housing and Section 8 Housing Choice Voucher programs. From 1991 to 1998, Public Housing Authorities which received any new housing vouchers were required to implement a Family Self-Sufficiency program. After the passage of the 1998 Quality Housing and Work Responsibility Act (QHWRA) this requirement was modified; the number of mandated participants in the program decreased based on the number of graduating participants. Public Housing Authorities were not required to enroll new participants as families graduated from the program. Public Housing Authorities were mandated to offer families voluntary participation in the Family Self-Sufficiency program. With the U. S. Department of Housing and Urban Development's approval, Public Housing Authorities could increase the number of families in a Family Self-Sufficiency program (De Silva et al., 2011).

Family Self-Sufficiency Components

Two key components included in the new Family Self-Sufficiency program--(a) case management, and (b) the creation of an escrow account--have been considered the core strengths of the program (Anthony, 2005; De Silva et al., 2011; Ficke & Piesse, 2004; Riccio, 2007; Sard, 2001; U. S. Department of Housing and Urban Development, 2016a, 2017a, 2017b). The parent or household head created an Individual Training and Services Plan (ITSP) with a case manager; the five-year plan could be extended for another two-years based on progress towards program goals and objectives. Case managers' input

included meeting with families to establish an ITSP, provide or refer family members resources and services, and administer the escrow account (Anthony, 2005; De Silva et al., 2011; Ficke & Piesse, 2004; Riccio, 2007; Sard, 2001; U. S. Department of Housing and Urban Development, 2016a, 2017a, 2017b). Case management services included employment and support service goal planning and information about resources to transportation, child care, education and training, mental health or chemical health resources. Services focused on family-identified barriers to employment (Anthony, 2005; De Silva et al., 2011; Ficke & Piesse, 2004 Riccio, 2007; Sard, 2001; U. S. Department of Housing and Urban Development, 2016a, 2017a, 2017b).

The second component, the escrow account, allowed a low-income family to accumulate an asset in the form of an interest-bearing savings account. As family earnings increased and rent increased an escrow account was created. The Public Housing Authority made deposits equal to the increased rent into the escrow account (Riccio, 2007; Sard, 2001; U. S. Department of Housing and Urban Development, 2016a, 2017a, 2017b). To access the full benefits of the escrow account, families must have increased wages and no longer receive TANF for 12-months. If a participant failed to meet ISTP goals or violated their lease, they forfeited the escrow account. Funds were returned to the Public Housing Authority. According to a U. S. Department of Housing and Urban Development (2016b) report to the Committees on Appropriations, 4,245 graduates of the Family Self-Sufficiency program no longer received TANF cash benefits; 499

families had approximately \$6,500 in escrow accounts at graduation and 1,176 had begun the process of homeownership.

Family Self-Sufficiency Studies

The first sanctioned government study of the Family Self-Sufficiency program, the *Evaluation of the Family Self-Sufficiency Program: Retrospective Analysis, 1996 to 2000* (Ficke & Piesse, 2004), compared families' in the Family Self-Sufficiency program to families who were not enrolled in the program but receiving TANF. The goal of the study was to determine if families in the Family Self-Sufficiency program increased their economic self-sufficiency by meeting program objectives. Enrolled families were predominantly Caucasian and African American single mothers, whose median annual income was \$12,000; about 50% were working and most had high school diplomas. The small-scale study at seven of 1,400 sites found most families in the Family Self-Sufficiency program were better off financially than those who did not participate in a Family Self-Sufficiency program. From 1996 and 2000, median income for families in the Family Self-Sufficiency program increased 102% from \$5,880 to \$11,892; non-Family Self-Sufficiency participants during the same time period saw smaller financial gains, i.e., \$5,880 to \$9,412. Evaluators described how families' recognized benefits (a) of an escrow account, (b) case management services, and (c) coordinated services with TANF program staff and other community resources. The ultimate goal of the study was to explain how many families would no longer need welfare benefits at the end of their participation in the program. Of those who graduated, less than 3% received welfare benefits at exit.

The study found that in 2000, out of the 52,000 enrolled in the Family Self-Sufficiency program 4,632 had graduated. The evaluators did not describe outcomes for those who had not graduated from the program.

The second study, *Evaluation of the Family Self-Sufficiency Program: Prospective Study* (2011), evaluated the Family Self-Sufficiency program from 2004 to 2009. Initially, De Silva et al. (2011) collected data from 20 Family Self-Sufficiency sites, however, by 2009, data from only 13 sites with 171 families were included in the final report. One Family Self-Sufficiency program was closed, three did not return consent forms, and three could not participate because of budget and staff constraints. De Silva et al. found prior to enrollment in the Family Self-Sufficiency program, 69% of program participants were working and made at least \$11.00 per hour. Based on the 171 families in the program in 2009, only 24% graduated from the program, 37% percent left the program before graduation, and 39% of the families were still enrolled in the program. While the graduation rate was low, case managers predicted 39% of the families in the program at the end of 2009 would meet their goals. Employment increased for those who graduated; median income increased from \$19,902 to \$33,390. In 2009, only 5% received welfare benefits at graduation. This study indicated families who had already had employment tended to stay employed and looked for better-paying employment. Families who were not successful left the program because of non-compliance with program rules and had lost their housing while enrolled in the program. Therefore, this study with a small sample failed to measure favorable program outcomes.

In addition to the government evaluations, empirical assessments of initial Family Self-Sufficiency programs generated more questions than answers about the effectiveness of the supportive housing program to reduce poverty and remove families from welfare and public housing (Rohe & Kleit, 1999). In the beginning, very little was known about the program, i.e., how many Public Housing Authorities had Family Self-Sufficiency programs, how they were structured or staffed, barriers to employment and the overall effectiveness of local Family Self-Sufficiency programs (Rohe & Kleit, 1999). In response to these questions, Rohe and Kleit (1999) conducted a quantitative study of 1,041 Public Housing Authorities. From 1991 to 1993, an estimated 60,000 participants were enrolled in a Family Self-Sufficiency program; about 50% of participants were Caucasian and 43% were African American. Economic independency from welfare was a goal for these participants. Approximately 32% of the participants achieved this goal. Abt Associates (1999) reported on Family Self-Sufficiency programs in Clearwater, Florida, Providence, Rhode Island, San Diego, California, and Trenton, New Jersey. Although programs varied in design, each offered some type of case management, referrals to community resources, and escrow accounts. However, the Clearwater Family Self-Sufficiency program emphasized homeownership and provided resources for budgeting, homebuyer education and counseling, and resources for down payment assistance. The Clearwater program study found 15 out of 75 had become homeowners. The Providence program concentrated its services around employment and education for 191 families enrolled in the program, 49 were employed and 24 had enrolled in an educational

or training program. Conversely, the San Diego program offered more training for non-traditional jobs, which included training on operating child care facilities. As a result of this training, families operated their own child care center at the public housing facility. The Trenton program offered families mentors who had graduated from the Family Self-Sufficiency program or local business owners. By September 1998, 1,286 families were enrolled, 23 families had graduated, and 14 had become homeowners.

Santiago, Galster, and Smith (2017) conducted an impact analysis of the Denver, Colorado Housing Authority Family Self-Sufficiency program focused on helping participants become homeowners. Santiago et al. findings from 2001 through 2009 indicated increased earnings among 1,500 participants. Participants who participated in homebuyers' activities were likely to increase their earnings and experience economic security at exit. However, Santiago and Galster (2004) and Santiago et al. found many participants exited the program before completion because of non-compliance with public housing rules, family issues, job loss, and multiple barriers to employment (job skills).

Recent studies compared participants enrolled in the Family Self-Sufficiency program with households with Housing Choice Vouchers only (Nuñez et al., 2015; Riccio et al., 2013; Verma et al., 2012; Wiseman & Riccio, 2015). In these studies, two groups received housing vouchers from New York City's Housing Preservation and Development (HPD); another group received housing vouchers from New York City's Housing Authority (NYCHA). The researchers measured the influence of work incentives for families with housing

vouchers enrolled in a Family Self-Sufficiency program. Families were randomly assigned to either (a) Family Self-Sufficiency only program, (b) Family Self-Sufficiency plus program, or (c) Family Self-Sufficiency work-incentive only program. The Family Self-Sufficiency plus program provided cash incentives for working; rewards of \$1,800 for 2 years could be earned if families sustained employment for at least 30 hours a week, six out of eight weeks, about \$300 every two months. Families who complied with educational goals could earn up to \$3,000 after 2 years. The study included single adults with children, two-parent households with children, and adults without dependent children. Over 18% of the participants received welfare benefits and 67% received food stamps. Even though 46% had rent payments from \$200 to \$400, most reported before enrolling into the Family Self-Sufficiency program they could not pay their rent, utilities, groceries, telephone fees, or prescription drugs. Results indicated families, not working prior to enrolling in Family Self-Sufficiency only or plus, increased their employment rates significantly. As the study findings were being evaluated, the U. S. Department of Housing and Urban Development decided to expand the program to another 15 Public Housing Authorities with a goal to enroll over 2,000 voucher holders and conduct a seven-year evaluation to be concluded in 2018 (Verma et al., 2012).

Most empirical research on the Family Self-Sufficiency program have been quantitative. However, Lindhorst Everhardt's (2009, 2014) phenomenological studies interviewed low-income women enrolled in a Family Self-Sufficiency program to identify their barriers to homeownership. Most

participants described the lack of transportation as a barrier to employment, and many were not able to see homeownership as an attainable goal. This study concluded income, race, and gender were barriers to employment for women, therefore, the Family Self-Sufficiency program goals do not equate success for these women. Lindhorst Everhardt summarized while there was considerable knowledge about the usage of federal housing vouchers for low-income families, there was little evidence in regard to recommended best practices for families participating in housing assistance programs.

Sard (2001) and other scholars have suggested underutilization of the Family Self-Sufficiency programs have been a major concern. The program served only a fraction of the eligible families in Public Housing Authorities. According to Kleit and Rohe (2005), case managers reported mistrust between eligible participants and case managers, and high caseloads were factors contributed to underutilization. Sard argued case managers did not have the expertise to serve low-income families, and participants were confused about the benefits of being in a Family Self-Sufficiency program, participants thought at program completion they would lose their housing voucher.

Summary – Literature Review

Anti-poverty policies for low-income families have been integrated with housing policy, linking welfare dependency and housing assistance programs. Consequently, rigorous government evaluations or empirical research could have provided the foundation to identify recommended practices for program staff, policymakers, and funders, as well as recommendations to improve or dismantle

the program. In order for families in housing assistance programs to achieve economic self-sufficiency with housing stability, more concerted efforts to determine what critical services were needed to be considered a successful Family Self-Sufficiency program. Although there was literature about these services, few studies have investigated the utility of practices from the perspectives of families who received services and the key informants (case managers) who delivered services to family participants. Furthermore, the U.S. Government Accountability Office (GAO) (2011) reviewed the Family Self-Sufficiency program and found the U. S. Department of Housing and Urban Development had not analyzed these programs consistently, nor systematically. Understandably, housing assistance programs may be different because of location and philosophical beliefs of local program officials. Yet, these programs were expected to deliver quality programming to increase economic opportunities and housing stability for low-income families.

Conceptual Framework

This section discusses two holistic, recursive theoretical frameworks: the family systems and the family resource management framework. The integration of key assumptions from the family systems theory and the family resource management framework help describe the processes families use to manage resources to meet economic and housing stability. Families identified economic and housing goals and program activities as: counseling, money management training, education, and financial support. The family resource management framework explains the complexity of low-income families' abilities to set goals,

access resources, and identifies how participants in a Family Self-Sufficiency program can achieve family well-being (Deacon & Firebaugh, 1988; Goldsmith, 2010; Hilton & Kopera-Frye, 2006; Moore & Asay, 2018).

Family Systems Theory

The foundation of the family system approach originated in the general system theory movement in the 1920s led by Ludwig von Bertalanffy, a biologist and mathematician interested in understanding how systems operate (Broderick, 1993; Papero, 1990; Whitchurch & Constantine, 1993). von Bertalanffy's (1950) general system theory assumptions were that all sciences share the same concepts or understandings about how systems operate, but also, systems need to be understood as a whole. Relationships within systems cannot be isolated as individual components because the human system operates as a self-reflexive unit. Therefore, von Bertalanffy and family theorists expanded the concept of the human system as a self-reflexive individual to model on how families regulate themselves as a family unit and strive to achieve and maintain stability. Despite these complexities, there continued to be a need to explain how families manage and relate to the world (Winton, 1995).

Assumptions. The underlying assumption of systems theory was the “whole is greater than the sum of its parts,” and this was foundational to understanding family systems (Goldsmith, 2010; Haefner, 2014; von Bertalanffy, 1950; Whitchurch & Constantine, 1993). In other words, relationships in families affect all members as a whole (Haefner, 2014; von Bertalanffy, 1950). A family was defined as a set of individual members whose relationships were interrelated

and maintained within the family structure. Relationships and activities needed to be examined to identify patterns of behavior which influenced family outcomes (Bavelas & Segal, 1982).

A second key assumption in system theories work was the concept of homeostasis, where all family systems strived to reach homeostasis or ways to maintain stability (Haefner, 2014; Wallace & Wolf, 1995). In order to reach homeostasis the family ecosystems needed to be goal-oriented and self-regulated (Broderick, 1993; Deacon & Firebaugh, 1988; Whitchurch & Constantine, 1993). Therefore, families changed or adapted to their environment in order to maintain family stability. As the scholarships around the family system framework developed, the conceptualization of how families responded to stressors or anxiety became paramount (Papero, 1990). Bowen (1976) broadened the systems conceptual framework by studying family patterns and stress through empirical research. A significant differences between Bowen's theory development and other system theorists was the emphasis on the emotional connectedness between families: how family connectedness influenced family members' ability to manage stress, and how families reach decisions about family resources, goals, and plans to achieve outcomes (Broderick, 1993; Deacon & Firebaugh, 1988; Haefner, 2014; Papero, 1990).

A third key assumption was as families operate as systems, viewing families through a systematic process allowed researchers to observe and describe changes in family processes (Deacon & Firebaugh, 1988). The family systems framework, grounded in the concepts of homeostasis, helped researchers describe

and measure families' activities and adjustment as they sought to maintain family stability. Family systems theorists saw the family as a whole with integrated parts which worked together to complete and evaluate family goals or objectives (Bavelas & Segal; 1982; Broderick, 1993; Deacon & Firebaugh, 1988; Whitchurch & Constantine, 1993). Hertlein and Killmer (2004) studied how homeless families achieved family stability. This study by Hertlein and Killmer looked at decision making process in families and how patterns of family decision making impacted goal setting and completion. Families who had life-changing events made goals in order to achieve family stability. Families who had services that met their needs were able to progress towards their family goals: found and maintained employment, saved money, and found permanent housing.

Family Resource Management Framework

Goldsmith (2010) argued family systems approach was applicable to management research, concerned with the process of how families set goals, develop plans, and execute their plans. This approach drew from disciplines in psychology, sociology, economics and home management (Deacon & Firebaugh, 1988; Dollahite, 1991; Goldsmith, 2010; Gross, Crandall & Knoll, 1980; Israelsen, 1990). The family resource management framework originates from home management disciplines, notably empirical research on the linkage of management and changes in the social "order" of the family (Goldsmith, 2010; Israelsen, 1990; Moore & Asay, 2018; Rettig, Leichtentritt, & Danes, 1999). In the postmodern era (beginning in the 1960s) family systems research concentrated on understanding how families set goals, the decision-making processes in

families, and the value of choice (Nickols, 2008). Nickols (2008) studied eight home management/family resource management books published between 1932 to 2005. Nickols described a shift in how researchers discussed the process of home management to how families' personal decisions influenced how families managed their lives. Scholars seem to agree the progression of studying the family from an economic point of view, to an integrated systemic process, led to the development of management research focused on families as the unit of analysis (Goldsmith, 2010; Hilton & Kopera-Frye, 2006; Key & Firebaugh, 1989; Moore & Asay, 2018; Pershing, 1979). The family resource management framework focused on the processes families use to manage their household resources to achieve family goals (Goldsmith, 2010; Gross et al., 1980; Key & Firebaugh, 1989; Moore & Asay, 2018; Rettig et al., 1999).

The family resource management framework conceptualized a family as an open, fluid system, which changed or adapted in order to achieve family objectives. The management of families' goals were influenced by the ecological environments (Deacon & Firebaugh, 1988; Goldsmith, 2010; Maloch & Deacon, 1966; Moore & Asay, 2018; Rettig et al., 1999). For instance, ecological environments related to families' physical surroundings (homes, yards) may influence how families interact with friends, family, and neighborhoods (Deacon & Firebaugh, 1988). In ecological systems, stated by Deacon and Firebaugh (1988), decision making constructs were influenced by everything from a social, natural, and structural context. These contexts were interconnected, and families adapted to human and environmental changes to make decisions. Family

resources were evaluated to determine opportunities or constraints: how resources were managed and how family values influenced resource allocations (Deacon & Firebaugh, 1988; Rettig et al., 1999). The management of resources were related to the economic goals of the family. The family systems characterized as an economic unit focused on reaching both personal and economic goals. Finally, feedback into the family system was critical, as families continuously evaluate goals, resources, and planning (Deacon & Firebaugh, 1988; Rettig et al., 1999).

Assumptions. The family resource management framework described the processes in which families managed their resources. Deacon and Firebaugh (1988) referred to these processes or concepts as inputs, throughputs, and outputs. Inputs into the management process included demands, goals, and resources, which were recognized, cultivated, and utilized. Inputs determined family values (goals) and required decisions and actions from family members (Danes, Meraz, & Landers, 2016; Deacon & Firebaugh, 1988; Goldsmith, 2010; Maloch & Deacon, 1966; Moore & Asay, 2018). Management processes included putting demands and resources into “throughputs,” which were family activities; planning and implementing subsystems impacted “outputs.” Outputs were responses to goals and influences subsystems. Feedback or self-reflective processes were an important concept in family resource management. The self-reflexive process influences how families adjusted or changed goals based on changes in the family or how the family system reached homeostasis.

Input. The concept of “inputs” represents ways in which energy, matter, and information went back and forth in the family. The members in the family

management system determined why and what resources were needed to reach family goals (Deacon & Firebaugh, 1988). Demands, part of the input process, could originate externally or internally in the family system. Demands and resources influenced how the family set priorities, identified available and relevant resources, and developed behaviors through the decision-making process (Deacon & Firebaugh, 1988; Goldsmith, 2010; Maloch & Deacon, 1966; Moore & Asay, 2018). More importantly, Maloch and Deacon (1966) suggested demands could be influenced by cultural, economic, and government policies. For instance, Danes et al. (2016) used the family resource management framework and found cultural beliefs impacted how Latino families managed their family resources to achieve economic well-being. Latino families felt obligated to provide economic stability both to families in the United States and extended families in Mexico. Decision making in this cultural context was influenced by family values, beliefs, and traditions (Danes et al., 2016). This an example of greater economic good for the extended family outweighing the immediate needs of any single member in the family – the whole is greater than the sum of its parts (von Bertalanffy, 1950; Goldsmith, 2010; Haefner, 2014; Whitchurch & Constantine, 1993).

Likewise, within the managerial process it was very important for families to identify their resources, such as the skills, knowledge, and abilities they have to meet family goals (Deacon & Firebaugh, 1988; Goldsmith, 2010; Rice & Tucker, 1986). Goldsmith (2010) emphasized intangible resources such as honesty and confidence as key concepts, which were often missed in the family resource

management literature. Moore and Asay (2018) argued resource allocation was an important family activity, however many families do not understand or know their resources. This lack of knowledge among low-income families challenged their ability to meet unexpected life-events, such as losing a job or a decrease in wages.

Throughput. Deacon and Firebaugh (1988) proposed that during the throughput stage plans need to be clearly defined, flexible, and based in reality. Furthermore, plans need to be short, directional, or contingent based on resources available and goals. Throughout the literature, the process of planning was an essential part in the implementation of a managerial system (Deacon & Firebaugh, 1988; Goldsmith, 2010; Moore & Asay, 2018; Rice & Tucker, 1986). Scholars in family managerial systems assumed planning involved a decision-making method, which would requires a series of steps, for example gathering and analyzing information, designing, implementing, and evaluating plans (Deacon & Firebaugh, 1988; Goldsmith, 2010; Moore & Asay, 2018; Rice & Tucker, 1986). In the literature, families in a managerial process were oriented towards the future; in other words, families anticipate the future and have intentional planning processes (Deacon & Firebaugh, 1988; Goldsmith, 2010; Moore & Asay, 2018).

Output. During the output stage, goals have been accomplished, which was an essential component of a managerial system. Rice and Tucker (1986) stated during this stage, a family concluded what demands have been met, and what changes in resources were available to the family. In other words, as Deacon and Firebaugh (1988) suggested, in the managerial process there could be

changes, exchanges in consumption, and production. Exchanges were not to be limited to money, but included interchangeable supports (e.g., a bartering system). Deacon and Firebaugh further explained as family consumption decreased, resources and family production increased, which influenced how families meet their goals. The managerial process in the output stage also involved a reflective process, including a feedback process, which allowed the ability to evaluate goals, change goals, and reassess resources and the demands on the family.

Application of the family resource management framework. The family resource management framework's long history influenced research on the family as a social system. Grounded in research, the family management framework described the importance of goal setting, planning, implementing, and evaluating as factors contributing to goal achievement. The North Central 1171 *Rural Families Speak* project (Bauer & Katras, 2007) used the family resource management framework as a basis to understand the needs of low-income mothers in rural America (Bauer & Dolan, 2011a, 2011b; Bauer & Katras, 2007). Additionally, Bird and Bauer (2009) and Bird, Dolan, and Seiling (2011) applied the family resource management framework to better understand resources low-income mothers needed to improve their economic stability through educational training. Bauer and Dollan (2011a, 2011b) and Powell and Bauer (2010) suggested childcare resources were needed to sustain employment for families caring for children with special needs.

The family resource management framework was appropriate for the current study because it incorporated planning, management, and goal attainment

as a means to improve the economic and housing stability of families in the Family Self-Sufficiency program. The research focused on participants and key informants in the Family Self-Sufficiency program, family goals set by participants, activities and resources offered by key informants, and identified how families managed these resources to meet short or long-term goals for economic and housing stability.

Based on the assumptions of the family resource management framework (see Figure 3), a conceptual model was developed to offer an innovative approach to study family well-being in housing assistance programs to promote economic and housing stability (see Figure 4). The model identifies: (a) external demands - the Family Self-Sufficiency program's goals for families in housing assistance programs to eliminate dependency on TANF and Housing Choice Vouchers; external resources - the enrollment process; (b) inputs into the intrasystem demands - economics and housing goals set by participants in the Family Self-Sufficiency program. The intrasystem resources - personal capabilities; (c) throughputs into intrasystem personal and managerial systems - activities and resources managed by participants and key informants; and (d) outputs into the intrasystem - economic and housing stability outcomes. The arrows across the top and bottom of the model indicate the evolving interconnectedness and the adaptability of the management model (Deacon & Firebaugh, 1988). Feedback arrows to and from outcomes to external and internal demands/resources were ways in which families determine if their goals were met. Again, the reflective model allows families to adapt to external and internal environmental changes

families face day-to-day. Throughputs were key to changing family outcomes (see Figure 4). The following section presents activities and resources offered to families in the Family Self-Sufficiency program that should lead to economic and housing stability:

Case management. Strength-based service delivery models focused on assessing families' strengths, by promoting social and family well-being (Cohen et al., 2004). In the case of the Family Self-Sufficiency program, staff were required to provide client-centered case management services, which assess needs, barriers, and strengths (U. S. Department of Housing and Urban Development, 2017a, 2017b). Collard (2007) found services that were self-directed provide a more holistic approach to service delivery. A holistic approach would allow families to have more control over their goals and outcomes (Collard, 2007). Client-centered or self-directed approaches included (a) participants setting their goals based on their needs (b) program staff providing resources in order for participants to meet their goals and (c) monthly contact via office meetings, phone calls, or emails to monitor program progress and build relationships between program staff and participants (U. S. Department of Housing and Urban Development, 2017a, 2017b).

Increased earnings. The short-term goals of the Family Self-Sufficiency programs were for families to find and maintain employment. Ultimately, families need to increase their income to decrease welfare dependency and be removed from TANF. To meet economic goals, program staff needed to offer access to employment and training, as well as educational and financial

educational programs. If these services were not offered directly from the Family Self-Sufficiency program agency, it was suggested program staff develop relationships with workforce development agency staff who supply employment and educational programming. Additional soft skill training could be essential for families entering into the workplace. Soft skill development includes goal setting, planning, time management, and stress reduction. Theodos, Popkin, Guernsey, and Getsinger's (2010) studied two Public Housing developments and found low rates of employment were attributed to depression and physical mobility challenges. In this study, Public Housing families with fewer barriers to employment still needed case management services to maintain employment and stabilize their families. Therefore, it was key to provide resources to assist families in managing stress.

Asset accumulation. Scholars agreed the most beneficial component to the Family Self-Sufficiency program was the escrow account, an incentive to increase earnings and savings (Abt Associates, 1999; De Silva et. al., 2011; Ficke & Piesse, 2004; Rohe & Kleit, 1999; Sard, 2001; Shlay, 1993; Verma et. al, 2012). Graduating participants have access to their account and may use these funds for goals they have developed. Also, participants have access to these funds before graduation as long as they met their goals. Participants could use funds for school, employment training, car repair, or other goals identified in their plan (U. S. Department of Housing and Urban Development, 2017a, 2017b). According to the *25 Years of the Family Self-Sufficiency* report (n.d.) from 2010 to 2017 participants' median earned income doubled from \$10,000 to \$27,000; median

escrow account balances were over \$6,270 (U.S. Department of Housing and Urban Development, n.d.). Marking the 25th anniversary of the Family Self-Sufficiency program, Ben Carson, the U. S. Department of Housing and Urban Development's Secretary, stated the Family Self-Sufficiency program was "a necessary part of what we do to help families move beyond HUD assistance by providing the tools they need to become self-sufficient." (U. S. Department of Housing and Urban Development, 2017c, para. 2).

Summary – Conceptual Framework

Programs address self-sufficiency continue to try to understand the process used by low-income families to make decisions in regard to their well-being. The current study focused on understanding how low-income families manage limited resources to achieve family stabilization or improve economic well-being and housing security. The Deacon and Firebaugh (1988) family resource management conceptual model provided the framework to better understand how the process of decision making and activities influenced economic and housing stability as indicators of family well-being. The conceptual framework model provided a process to describe external demands and activities including how families entered the self-sufficiency program and how the enrollment process was perceived as a barrier. Core framework concepts included family goals, evaluation of personal qualities and skills, determining activities and resources provided by the program, as well as the outputs of economic and housing stability.

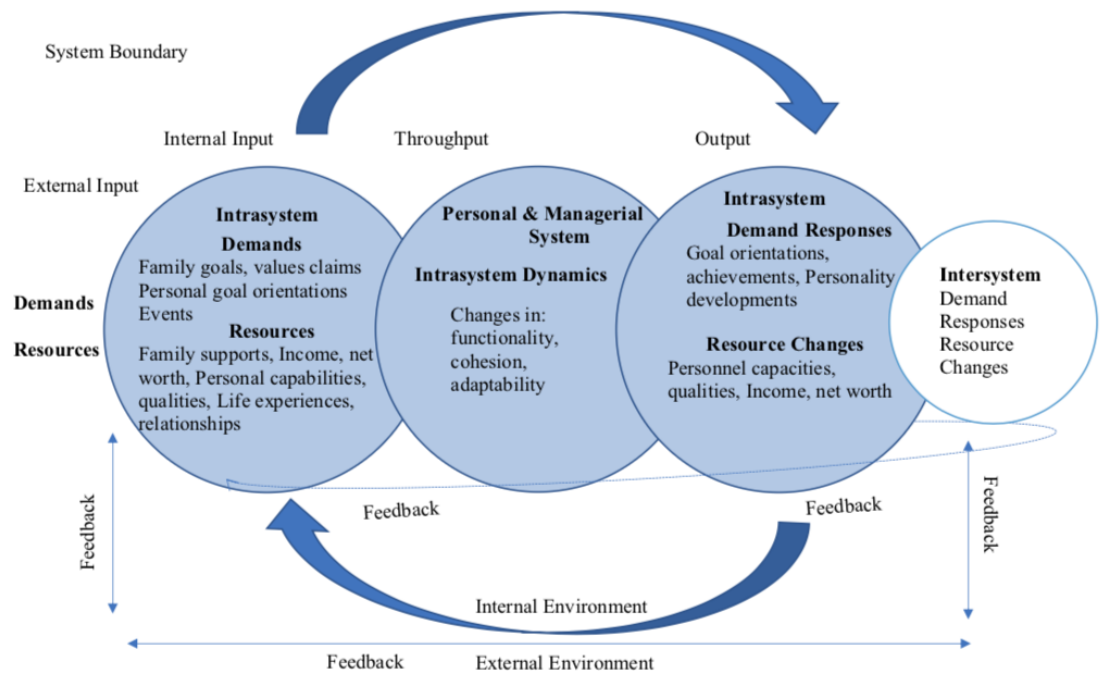


Figure 3. Family Resource Management Framework Adapted from Family Resource Management: Principles and applications, (2nd ed.), (p. 24), by R. E. Deacon and F. M. Firebaugh, 1988. Needham Heights, MA: Allyn and Beacon, Inc

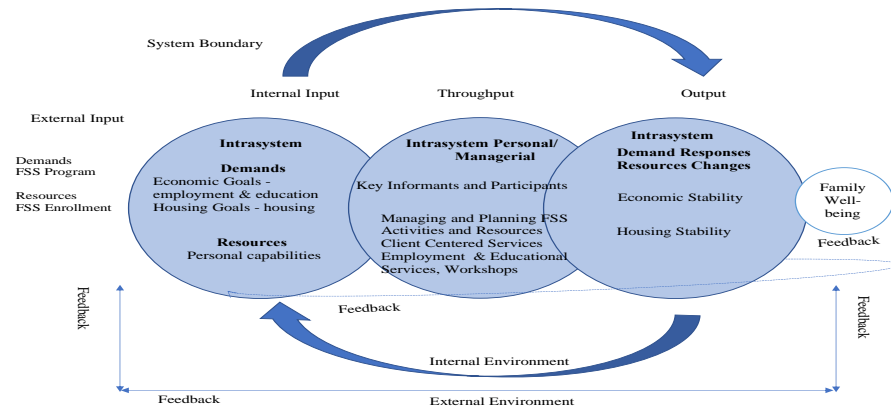


Figure 4. Conceptual Model of a Family Resource Management System

CHAPTER THREE: METHODOLOGY

Introduction

The purpose of this concurrent (convergent) qualitative research study was to gain a better understanding of the economic and housing needs of families in the Family Self-Sufficiency program. The Family Self-Sufficiency program has been highlighted by policymakers as a best practice service delivery model to assist families in achieving economic and housing stability (Abt Associates, 1999; De Silva et. al., 2011; Ficke & Piesse, 2004; Rohe & Kleit, 1999; Sard, 2001; Shlay, 1993; Verma et. al, 2012). The purpose of this research was to describe participants' experiences and staff perceptions in local Family Self-Sufficiency programs administered by two Public Housing Authorities.

A rigorous, well-designed qualitative approach allowed the researcher to describe low-income families and their economic and housing needs within a strengths, asset-based perspective. Eleven participants and four key informants in Family Self-Sufficiency programs were interviewed for this qualitative study.

This chapter provides an overview of the research methodology and approach of a qualitative inquiry: (a) the rationale for the research design, (b) methods of data collection, (c) data analysis procedures, (d) ethical considerations, (e) issues of trustworthiness, (f) data collection limitations and, (g) the chapter summary.

Rationale for the Research Design

For over 100 years social and behavioral science researchers have debated the philosophies behind qualitative and quantitative methods. Some scholars believed the research question or problem and the philosophical stance should determine what type of methodology to follow. As a result, qualitative and quantitative purists believed that there were distinctive differences between qualitative and quantitative ontological (reality) and epistemological (knowledge) orientations that drive methodological assumptions (Alise & Teddlie, 2010; Guba & Lincoln, 1994; Johnson & Onwuegbuzie, 2004). Situationists contended that both methods have value and that researchers need to agree with the purists' philosophical stance and determine which methods best answer the research question or problem (Onwuegbuzie & Leech, 2005). On the opposite end of the continuum, pragmatists recommended integrating qualitative and quantitative methods to get a better understanding of the social phenomenon (Onwuegbuzie & Leech, 2005). Both philosophies have value, and most scholars would agree that researchers have to decide which method best answers the research question or problem (Onwuegbuzie & Leech, 2005). Therefore, three distinct methodological movements in the social and behavioral sciences resulted in paradigm wars or the "quantitative – qualitative debate" (Tashakkori & Teddlie, 1998, p. 8). Therefore, these opposite orientations: the constructivist paradigm was associated with qualitative methods, the post-positivist paradigm was associated with quantitative methods and finally, the transformative paradigm was aligned with the mixed-methods design (Creswell, 2014; Creswell & Plano Clark, 2011; Plano Clark &

Creswell, 2008; Onwuegbuzie & Leech, 2005; Mertens, 2015; Tashakkori & Teddlie 1998).

The Qualitative Approach

Bloomberg and Volpe (2016) and Creswell (2014) explained that qualitative inquiry was embedded in the social constructivist or interpretive worldview. Researchers with this philosophical stance believed that historical and cultural settings influence how participants interacted in the world (Bloomberg & Volpe, 2016). Thereby, the nature of this inquiry meant that the researcher viewed the world through the lens of the participants living the experience (Creswell, 2014). While knowledge in quantitative inquiry was developed through testing theories and designing hypotheses or questions, qualitative inquiry was developed through the exploration of the human experience by inductive reasoning, asking emerging questions, collecting data with participants in their cultural settings, listening for themes, and coding and interpreting the human experience through participant interviews and observations (Bloomberg & Volpe, 2016; Creswell, 2014).

Grounded theory, ethnography, narrative, phenomenological, and case study research methods are examples of qualitative research methodology (Bloomberg & Volpe, 2016; Creswell, 2014; Patton, 2015). The current study about families in the Family Self-Sufficiency program was based on phenomenological research design, inquiry aimed at gaining a deeper understanding of the everyday or lived experiences from families experiencing the

same phenomenon: participation in the Family Self-Sufficiency program and living with housing assistance.

Phenomenological design was grounded in philosophy and psychology, with either a hermeneutic phenomenology or a transcendental phenomenology approach (Creswell, 2014, Moustakas, 1994). Creswell (2014) and Moustakas (1994) argued transcendental phenomenological approaches were bound by intentionality, meaning there was a “conscious” effort by the researcher to set-aside presuppositions to gain fresh thoughts about the phenomena. A “fresh thought” concept required bracketing thoughts that may interfere with the purity of the research (Creswell, 2014; Moustakas, 1994). Within this framework, a transcendental phenomenology approach was used because this orientation relies on the researcher’s ability to describe the experiences of families in the Family Self-Sufficiency program (Creswell, 2014). When interviewing participants and key informants, the researcher bracketed her own experience of being low-income, a woman of color, and previous work experience in housing. To develop a deeper understanding and knowledge of the phenomenon, judgments were set aside, and the phenomena reexamined from a pure transcendental ego (Moustakas, 1994).

Another aspect of a transcendental phenomenological approach was the process of horizontalization of the data. Horizontalization, as described by Creswell (2014) and Moustakas (1994), meant the researcher developed lists of significant statements made by families being interviewed, treated each statement as though each had equal value, grouped themes into clusters for textural

description of their experiences described by families in the Family Self-Sufficiency program, and developed reflective descriptions on the setting and context of how the experiences happened.

The Transformative Worldview

In this study, a transformative philosophical stance was best suited for understanding and describing the impact of the Family Self Sufficiency program on the economic and housing needs of low-income families. Transformative researchers focused on understanding the lived experiences of marginalized groups such as women, ethnic and racially diverse communities, and high poverty communities (Mertens, 2008, 2009). Transformative framework described by Creswell (2014) acknowledged participatory research as a collaboration between researchers and participants. In transformative work, the researcher should have “a strong understanding of the community, its history (particularly related to research questions), and should be well connected if not integrated within the community” (Mertens, 2003, p. 9). Transformative research addressed social justice issues, the human condition of marginalized groups, and enabled members of marginalized groups to develop and share in a voice to influence social policy (Denzin & Lincoln, 2005; Mertens, 2003, 2008, 2009; Sweetman, Badiie & Creswell, 2010).

As low-income families were continually pushed to the edges of society and denied access to resources, a transformative framework helped researchers, policymakers, and program staff to understand the needs of families (Mertens, 2003, 2008, 2009). Moreover, Tashakkori and Teddlie (2003) argued that the

researcher with this worldview purposely examined data to analyze power in marginalized communities to realize potential social justice issues and action steps. Following Mertens' (2003, 2008, 2009, 2010) transformative criteria, this study attempted to describe the parallels or the connections between a transformative framework and the influence of Family Self-Sufficiency programs to address economic security and housing stability among participants.

Acknowledging a gap in advocacy research, this research design attempted to fill the gap by listening to members of a marginalized group and engaging with stakeholders to identify critical concerns (Sweetman et al., 2010). A transformative research approach informed the development of the conceptual model from the perspective of low-income families in housing assistance programs. The approach assisted in identifying barriers and constraints to achieve economic and housing stability.

Within the qualitative study, a convergent design was used. In this design, data were collected from two samples that included different participants to synthesize the economic and housing needs of families in the Family Self-Sufficiency program (Creswell & Plano Clark, 2011). Therefore a qualitative approach, grounded in convergent research design, with a transformative framework was used to answer the questions: How do families perceive their experiences in the Family Self-Sufficiency program? How do families describe how the Family Self-Sufficiency program changes their lives? What experiences do families find most important? What activities, resources, or services help families improve their family well-being?

Data Collection and Analysis Procedures

Multiple researchers (Bloomberg & Volpe, 2016; Creswell, 2013, 2014) have found that multiple data collection strategies in research increased the likelihood of validity. Validity in qualitative research adds rigor, accuracy, and soundness to the overall research approach. Scholars agreed that multiple data collection strategies that produced triangulation allowed a fluent process of comparing and contrasting multiple perceptions to clarify meaning (Bloomberg & Volpe, 2016). Therefore, this researcher employed a number of data collection strategies to understand how families perceived their lived experiences in the Family Self-Sufficiency program and how key informants described the Family Self Sufficiency program and its ability to stabilize families. Data collection methods included in-person, in-depth interviews with open-ended, semi-structured questions, member checking, field notes, and observations (Bloomberg & Volpe, 2016; Creswell, 2013, 2014).

Population Characteristics

In 2016, over 50,000 households in Minnesota used a Housing Choice Voucher (31,300) or lived in public housing (19,900); over 56% of these households were caring for children. More importantly, nearly 58% of Minnesotans who received housing assistance were working and it is estimated that 59% of unassisted low-income renters pay more than 50% of their income for housing (Center on Budget Policy Priorities, 2017). Based on the number of potential participants in Minnesota's housing assistance programs, the original goal was to have a sample of families living in public housing and families with a

Section 8 Housing Choice Voucher who live in two large Public Housing Authorities in the Twin Cities. This cross-section of families living in these two housing assistance programs would have provided a pool of different perspectives. To achieve a cross-section of families, first, the researcher contacted the two largest Public Housing Authorities in the Midwest, however, only the Saint Paul Public Housing Authority agency responded to the inquiry. Secondly, with the assistance of the Saint Paul Public Housing Authority staff, the researcher contacted multiple Public Housing Authorities that had families enrolled in the Family Self-Sufficiency program. Despite multiple inquiries to a variety of Public Housing Authorities about the study, there were very few responses. Therefore, after two months of agency recruitment efforts, the researcher decided to conclude recruitment and began meeting with key informants of the two agencies interested in the study: Saint Paul Public Housing Authority and Scott County Community Development Agency.

Background – Saint Paul Public Housing Authority

In 1992, the Family Self-Sufficiency program was established for the Saint Paul Public Housing Authority. At any given time, the Saint Paul Family Self-Sufficiency Section 8 Housing Choice Voucher program has the capacity to enroll approximately 418 families, and in 2016, the Saint Paul Public Housing Authority administered approximately 3,685 Section 8 Housing Choice Vouchers (Saint Paul Public Housing Authority, 2015). During FY 2016 (April 2016 through March 2017), there were 25 families enrolled in the Family Self-

Sufficiency program who had a Section 8 Housing Choice Voucher; there were 393 open slots to be filled (Saint Paul Public Housing Authority, 2017).

Background – Scott County Community Development Agency

Based on email conversations from Scott County Community Development administrators, in 2017, Scott County Community Development Agency had 28 families participating in the Family Self-Sufficiency program with the capacity to enroll 30 families (K. Horine, personal communication, May 25, 2018).

The Scott County Community Development agency administered approximately 386 vouchers that included project-based vouchers. The number of families with an escrow account was 15 with an average deposit of \$177 per month. As of April 2018, three families graduated from the program, one participant had \$7,234.22 in their escrow account, while the other two had \$2,280.36 and \$1,557.60 respectively in their accounts (K. Horine, personal communication, May 25, 2018).

Participants

Key Informants. Purposeful sampling was used to recruit key informants in the Family Self-Sufficiency program (Bloomberg & Volpe, 2016; Creswell, 2013, 2014). Key informants were gatekeepers to the community; they provided access to participants and their knowledge about the phenomenon was crucial to understanding the needs of study participants (Creswell, 2013, 2014; McKeena & Main, 2013). Patton (2015) referred to these informants as key

“knowledgeables,” individuals who have direct experience with working with the participants in the study.

For this study, it was important to interview key informants who were knowledgeable about the Family Self Sufficiency program, who had access to participants, and who provided direct services to participants (Patton, 2015). The key informant sample for this qualitative study required a criterion sampling: key informants were (a) current program staff that provided direct services, or (b) a program manager who managed a Family Self-Sufficiency program. Based on these criteria, four key informants were interviewed for this study. Three key informants were program managers; one key informant had a contract with the St. Paul Public Housing Authority who provided direct services to families in the Family Self-Sufficiency program.

Family Self Sufficiency participants. The study required criterion sampling because families had to meet the following eligibility requirements (criteria process) to participate in the study (Bloomberg & Volpe, 2016; Creswell, 2013): (a) be a parent with at least one minor child living in the household, (b) be enrolled in the Family Self Sufficiency program, and (c) participate in a housing assistance program.

Procedures

Participant sample procedures. Participant recruitment happened in multiple phases. To begin the research study, in November 2015 the researcher contacted the Saint Paul Public Housing Authority’s program manager and discussed their Family Self-Sufficiency program and provided information about

the study. In September 2016, a research proposal (see Appendix A) was submitted to the Saint Paul Public Housing Authority for approval. After the initial approval, the program manager set-up a meeting with key informants and discussed the study and interview questions. Key informants provided feedback on the proposal and on interview questions. After reviewing feedback and revising the research design, a proposal was submitted to the University of Minnesota's Institutional Review Board (IRB). After IRB approval, the key informants received the following documents to mail to each of the families enrolled in the program: a recruitment letter, a recruitment flyer, and a pre-stamped response envelopes on University of Minnesota Letterhead (see Appendix B). Early in the process of interviewing the first participants, the researcher discovered that many participants had frequent contact with a key informant that was not a Saint Paul Public Housing Authority employee. As a result of those conversations, the researcher contacted this key informant to discuss the study. This key informant agreed to forward the recruitment flyer to participants in the St. Paul Public Housing Authority Family Self-Sufficiency program who were enrolled in her workshops. Also, this key informant also invited the researcher to attend a workshop sponsored in the community. However, no Family Self Sufficiency families attended the workshop that evening.

Additionally, this key informant invited the researcher to attend a meeting with staff representing other Public Housing Authorities who also delivered services to families in the Family Self-Sufficiency program. At this meeting, the

researcher provided information about the study and distributed a recruitment flyer. As a result of this meeting, Scott County Community Development Agency agreed to participate in the study. The researcher informed IRB that another Public Housing Authority was interested in the study. After getting approval from IRB to include Scott County Community Development Agency in the study, a research proposal was sent by the researcher to Scott County Community Development Agency (see Appendix C). Because the Scott County Community Development Agency agreed to participant in the study, more participants were recruited. Despite multiple recruitment strategies, families in the Family Self Sufficiency program were difficult to recruit. Additionally, the Saint Paul Public Housing Authority only had two active Family Self Sufficiency participants living in public housing and even though the key informant attempted to contact these participants multiple times, the families did not volunteer to be in the sample. Furthermore, Scott County Community Development, the other Public Housing Authority in the study, only enrolled families in the Family Self-Sufficiency program who had a Section 8 Housing Choice Voucher. After four months focused on recruiting, the researcher interviewed 11 Family Self-Sufficiency program participants for the study.

Individual meetings with families participating in the Saint Paul Public Housing Authority and the Scott County Community Development Agency took place between February 2017 and May 2017. Interviews were conducted by the researcher in the community, at meeting places convenient to study participants. Before the interview, families received information about the voluntary study and

explanations of confidentiality and consented to be recorded (see Appendix D); also families were informed that they would receive a \$70 gift card for completing interviews. The 11 interviews were audio-recorded, professionally transcribed, with no identifiers in order to ensure confidentiality and anonymity. Each transcription was read and re-read multiple times by the researcher in preparation for the data analysis.

Key informant sample procedures. The interviews with key informants were critical to understanding the program goals, structure, activities, and services available to families. Also, individual interviews from key informants provided an understanding of the program and how services were implemented at the local level. The Saint Paul Public Housing Authority's program manager identified key informants to be interviewed. An email from the researcher was sent to each key informant that agreed to be in the study. Interviews of the four key informants took place between March 2017 and June 2017. Each key informant called the researcher to set-up an interview in a location that was convenient to both. Open-ended questions focused on the key informants' perceptions or understanding of the Family Self Sufficiency program and the characteristics of their typical participant family. The key informants were asked by the researcher to recall a participant success story, what they think are the dreams, hopes or goals for the participant families and how Family Self Sufficiency helped the families meet those dreams or goals. The researcher asked additional questions about how they recruit families, how they host trainings or workshops for participants, and how they described the strengths, weaknesses, and challenges of the program. Finally,

key informants were asked by the researcher to describe their motivations to work in the program. Key informants received information about the study, the voluntary nature of the study, confidentiality and the consent process in order to be audio-recorded (see Appendix E). All key informant recordings were professionally transcribed and each transcription was read and re-read multiple times by the researcher in preparation for the data analysis.

Qualitative Research Questions

Interviews were the primary data collection strategy (Bloomberg & Volpe, 2016; Creswell, 2013, 2014; Moustakas, 1994). Understandably, designing interview questions was critical to gather data to answer the research questions (Bloomberg & Volpe, 2016; Patton, 2015; Rubin & Rubin, 2012). For the purpose of this study, research questions were developed and reviewed by key informants who provided feedback on each question. Matrices were developed by the researcher to review how “interview questions” related to each “research question” (Bloomberg & Volpe, 2016). Interviewing participants in the Family Self Sufficiency program provided not only rich details but also examples or descriptions of experiences in the program. The participants’ interviews provided rich and thick descriptions about the phenomenon and also allowed the researcher to clarify statements and probe for additional information (Bloomberg & Volpe, 2016; Creswell, 2013, 2014). The data, i.e., the words used by participants, gave structure to their lived experiences and allowed the researcher to hear the voices of participants and give homage to those voices (Bloomberg & Volpe, 2016;

Creswell, 2013, 2014; Patton, 2015). (See Appendix J, Qualitative Research Matrix).

Semi-structured questions for participants asked about their family and demographic characteristics, type of housing assistance they received, enrollment date into the Family Self-Sufficiency program, and responses to the housing insecurity scale. Descriptive information provided demographic information such as race, marital status, age, education, employment, and income and helped to explain similarities and differences between participants and assisted in interpreting findings that emerged in the qualitative data analysis (Bloomberg & Volpe, 2016).

Field Notes and Observations

The researcher used field notes and observations as data (Bloomberg & Volpe, 2016; Creswell, 2013, 2014). Field notes and observations of participants and key informants allowed the researcher to provide a rich description of the settings in their homes and local non-profit agencies, which provided an opportunity to reflect on things in the field that might be unseen to the participant, and because of the reflective nature of qualitative inquiry, the researcher in the field could generate more questions to help better understand and interpret what was observed (Patton, 2015). As suggested by Patton (2015), this study recorded participant settings in field notes as soon as observed. The researcher gleaned from field notes on this study that participants were more comfortable in settings they selected. Participants lived in scattered-site housing, therefore no housing unit was the same and most interviews took place in community settings (local

non-profit agencies, libraries). After the researcher completed interviews, post-interview field notes documented emergent patterns. The researchers' ideas were bracketed to summarize biases, and reflections of each interview (Lichtman, 2006). Notes were professionally transcribed with expanded reflections, saved in separate computer folders, printed and stored to assist in data analysis (Lichtman, 2006). Backup copies of all documentation were kept by the researcher in three different secure locations: the University of Minnesota's secured website; google docs requiring permission for access; and, hard copies in locked file storage.

Data Collection Limitations

With all research designs and data collection methods there are limitations, and this study was no different. First, according to Creswell (2013), interviewing participants may result in data based on bias, the emotional state of the participants, a researcher's inability to recall information correctly, and interactions and misinterpretations between the participant and the researcher. Furthermore, the researcher may not ask appropriate questions that assist in gathering contextual information. Observational data may be misinterpreted if participants adjust behaviors when being observed, therefore, behaviors may not be genuine and may not reflect what participants are thinking or feeling. Secondly, in this study the number of participants was small, which may not reflect typical or atypical situations (Creswell, 2013; Patton, 2015). On the other hand, a variety of data collection methods, including interviews and member checks, increased triangulation, which increases validity through the process of cross-checking findings in data analysis (Patton, 2015). In order to address the

research questions, a concurrent qualitative data collection occurred across two samples: participants in the Family Self-Sufficiency program and key informants (see Figure 5).

Convergent Concurrent Data Analysis

Qualitative Data Analysis

Qualitative analysis was creative, flexible, and designed to meet the needs of individuals in studies. Analytical strategies were adopted from several methodologies. The first steps in analyzing qualitative data was to organize data; recommendations from Creswell (2014) and Moustakas (1994) were used to organize and become familiar with the raw data. Lichtman's (2006) recommendations for open and axial coding data process were used. First, transcripts were read for accuracy, and data were organized in a matrix, question responses by participant. Transcripts were read through in order to answer each question, jot down codes, going back with fresh eyes to catch unexpected comments and stories, continuing to jot down codes to develop themes. Deviant cases (unexpected comments) identified through these readings focused on identifying exceptions, which developed into themes that highlighted unexpected outcomes to the qualitative questions.

Organizing data included horizontalizing the data from transcriptions. Horizontalizing required organizing data in matrices to examine statements. Common themes and codes were used to develop textural descriptions of the experience; texts were coded and examined to develop structural descriptions to define the meaning of the phenomenon (Moustakas, 1994; Rubin & Rubin, 2012).

The inductive process of discovering patterns and themes in this study lead to a deductive analysis based on the conceptual framework (Patton, 2015). After a thematic analysis of data from each interview question response, the researcher used the conceptual framework of family resource management, and concepts and relationships were used to develop codes. Finally, the transcripts were reviewed to identify other surprise themes (unexpected comments) or categories. During this analysis, emergent themes were discussed with an advisor to provide feedback and discuss differences in opinions and discover new meanings in the data (Gillum, 2009; Patton, 2015). Next, the researcher re-read field notes and member checked data to validate codes and unexpected themes to ensure triangulation of data (Creswell, 2013; Gillum, 2009; Harper & Cole, 2012). (See Appendix F, Economic and Housing Questions for FSS Participants; and Appendix G, Economic and Housing Questions for FSS Key Informants).

Member check. Lincoln and Guba (1985) suggested that member checks validate and demonstrate credibility by confirming the accuracy and completeness of data by reviewing it with participants. Lincoln and Guba also argued that a member check be conducted at the end of the research in order to authenticate the study data by affirming responses were complete and the transcripts were accurate. The process of providing participants with a summary of the findings uncovered the researcher's biases, verified accuracy and reliability, and validated the findings (Carlson, 2010; Creswell, 2013; Gillum, 2009; Richards, 2009). Participants received an additional \$30 gift card to conduct a member check (See

Appendix H, Member Check Consent; and Appendix I, Member Check Summary of Recordings).

Ethical Considerations

Planning ethical and responsible research involved taking personal responsibility for professional and ethical conduct (Sieber & Tolich, 2013). Most importantly, the researcher conformed to IRB intent and processes to conduct a research study, including consent statements with the purpose of the study, explanations of confidentiality, and risks and benefits associated with the study (Bloomberg & Volpe, 2016; Creswell, 2013; Patton, 2015; Sieber & Tolich, 2013). One-on-one interviews were conducted at places identified by participants and key informants; all interviews were digitally recorded, transcribed, and securely filed on a password-protected computer (Patton, 2015; Sieber & Tolich, 2013). An ethical consideration encountered in the study included the discovery that a potential participant had a prior professional relationship with the researcher's family. After disclosing the prior relationship with the researcher's advisor and the IRB staff, it was concluded that no conflict of interest existed and the risks were minimal. Before conducting this interview, the researcher thought through the interview process, made certain the interview focused on the research questions and not on the past relationship. After conducting the interview, the researcher reviewed the transcript to bracket relationship themes.

Issues of Trustworthiness

Lincoln and Guba (1985) suggested that qualitative researchers establish rigor and trustworthiness through credibility, dependability, and transferability.

Qualitative processes intend to explore the human experience through data collection and analyzing data for themes and interpreting the human experience (Bloomberg & Volpe, 2016; Creswell, 2014; Richards, 2009). Bloomberg and Volpe (2016) advised that the qualitative researcher document how trustworthiness was achieved during the study. To build trusting relationships with participants and key informants, the researcher asked questions to participants about their dreams and asked key informants about the dreams of their participants. The researcher noticed that this inquiry allowed the researcher to put participants and key informants at ease.

Credibility

To achieve credibility, the researcher established that the interviewed participants had knowledge of the research study, the research design was logical and rigorous, the data collection process was well-documented, and the data analysis was transparent (Patton, 2015; Rubin & Rubin, 2012). In order to achieve credibility in this study, the researcher recruited families and key informants that had knowledge of the Family Self Sufficiency program and could bring meaning and understanding to this phenomenon. The data collection process included well-documented, in-depth interviews and fieldwork (Bloomberg & Volpe, 2016; Patton, 2015). Interviews were audio-recorded and professionally transcribed; field notes and observations were organized and reviewed; member checks were carried out by participants and themes were discussed between the researcher and her advisor. To achieve transparency, all documents and

recordings were made available to the researcher's advisor without breaching confidentiality (Rubin & Rubin, 2012).

Dependability

Bloomberg and Volpe (2016) argued that dependability in qualitative research mirrored reliability in quantitative research, though without statistical analysis. Dependability record the process in a detailed audit trail, which provides a record of decisions related to how data were collected, analyzed, and interpreted; the audit trail documents when and what decisions were made and the rationale for those decisions during the research process. Dependability was strengthened through a data analysis process that included triangulation: (a) documented audit trail, (b) multiple readings of transcripts, (c) systematic development of themes and codes, (d) discussion and reflection with other researchers, (e) member checks, and (f) comparing and contrasting data from field notes and observations (Bloomberg & Volpe, 2016; Creswell, 2013; Gillum, 2009; Patton, 2015; Richards, 2009).

Transferability

In most cases, the generalizability of qualitative research to other studies is unlikely. However, Bloomberg and Volpe (2016) suggested that transferability in qualitative research implies a commitment to compare findings to other research so findings can be used in other settings and communities. An important goal of the analysis of the rich data was to disseminate the detailed descriptions of participants and their experiences to influence housing service delivery policy.

Data Collection Limitations

Data collection limitations of the study concerned the methodology used and the subjectivity of the researcher. The researcher's personal and professional experiences may influence how information was interpreted (Bloomberg & Volpe, 2016). Sometimes biases exist when the researcher relates to marginalized communities and may not be as open to hearing and presenting diverse views. Milner (2007) suggested that researchers engaging with marginalized communities, especially African American communities, should understand their own values, acknowledge their biases, and make sure they understand their cultural knowledge of the community. During the audit trail process, the researcher's biases and assumptions were documented and ideas were bracketed. Also, the sample size presented limitations to the study. While not generalizable, the data collected from two sources (families and key informants) allow for a rigorous analysis of qualitative data to provide transferable findings.

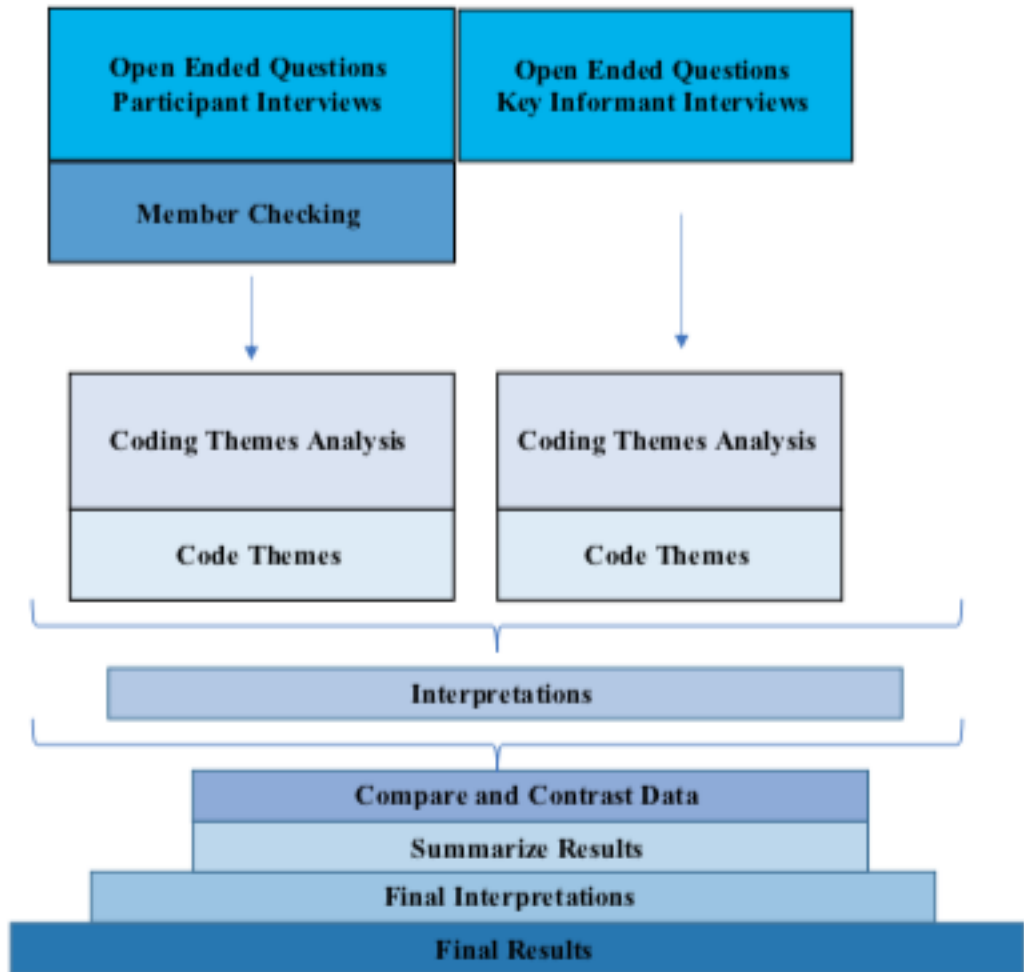


Figure 5. Concurrent Convergent Research Design

Chapter Summary

This chapter outlined the research methods used to understand the economic and housing needs of families in housing assistance programs. The qualitative study guided by a transformative framework provided a detailed and deep description of the lived experiences of families and key informants in the Family Self Sufficiency program. Data collection occurred through in-depth interviews with 11 Family Self-Sufficiency participants and four key informants and a survey instrument to assess housing security of the participants. The detailed descriptions of the data included how data was organized into a matrix and coded to ensure credibility, dependability and transferability. In the next chapter, interviews were used to summarize findings. Relevant quotes illustrated responses to the research questions: How do families in perceive their experiences in the Family Self-Sufficiency program? How do families describe how the Family Self-Sufficiency program changes their lives? What experiences do families find most important? What activities, resources or services help families improve their family well-being?

CHAPTER FOUR: RESULTS

Introduction

The purpose of this study was to describe the experiences of participants in the Family Self-Sufficiency program and how these experiences influenced participants' plans to achieve economic and housing stability. Fifteen interviews were conducted with 11 study participants and four key informants. Data included transcripts of the interviews, which were professionally transcribed verbatim, and a data matrix of study participants' responses to interview questions (see Appendix J). The family resource management framework helped organize the analysis and discussion of how participants set goals, and how key informants provided resources to increase economic and housing stability.

The findings are intended to inform program managers of the Family Self-Sufficiency program and help policymakers identify best practices to increase the likelihood that low-income families become economically self-sufficient. For participants in the Family Self-Sufficiency program, economic self-sufficiency was defined as surpassing the means test to receive TANF cash benefits or housing assistance.

Participant Descriptions

Since 2014, 11 participants had Section 8 Housing Choice Vouchers and had been enrolled in the Family Self-Sufficiency. All 11 participants were female, eight were single mothers, and three were married. Eight participants' age-ranged from 26 to 40 years old and three participants were 41 years or older.

Nine were women of color (six African Americans, two mixed race, and one Native American); the other two women identified themselves as Caucasian.

Table 1.
Family Self-Sufficiency Program Participant Characteristics

ID number and gender	FSS enrollme nt date	Race	Marital status	Number of children	Empleye d
1 Female	Unknown	African American	Single	2	Yes
2 Female	2016	African American /Caucasian	Single/Divorc ed	2	Yes
3 Female	2015	African American /Puerto Rican	Single	2	No
4 Female	2016	African American	Married/Separ ated	2	No
5 Female	2014	African American	Single	3	Yes
6 Female	2014	American Indian	Single	2	Yes
7 Female	2015	African American	Single/Divorc ed	2	Yes
8 Female	2016	Caucasian	Single	2	Yes
9 Female	2014	African American	Married	5	No
10 Female	2015	African American	Married	3	No
11 Female	2016	Caucasian	Single/living with partner	5	No

Table 2.

Family Self-Sufficiency Participant Household Demographics

ID	Housing Assistance Enrollment Date	Family Self-Sufficiency Enrollment Date	Occupation of Family Self-Sufficiency Participant	Household* Earned	Types of Income
1	2006	2016	Community Health Worker 20 hours a week	\$1,000 to \$1,200	Employment SSI, SSDI, Food stamps
2	2006	2016	Janitorial 20 hours a week	\$1,000 or less	Employment, Food stamps
3	Unknown	2015	Unemployed Attending high school	\$1,401 to \$1,600	**Employment, SSI
4	2013	2016	Unemployed Caring for children	N/A	TANF Food stamps
5	2004	2014	Food Service 21 to 35 hours a week	\$1,001 to \$1,200	Employment, SSI, Food stamps
6	1996	2014	Administrative 36 to 40 hours a week	\$1,801 or more	Employment
7	2009	2015	Professional 36 to 40 hours a week	\$1,801 or more	Employment
8	2001	2016	Social Service 36 to 40 hours a week	\$1,801 or more	Employment, Food stamps
9	2013	2014	Unemployed Attending college	\$1,801 or more	**Employment
10	2010	2015	Unemployed Disabled	\$1,801 or more	**Employment, SSI, Food stamps
11	2009	2016	Unemployed Caring for children	\$1,801 or more	**Employment, Food stamps

Note. *Amount includes all members in household receiving employment benefits

**Amount includes earned income of other household members

Five had either had attended high school, completed high school or some college, three had an associate degree, two had a professional certificate, and one

had a graduate degree. Six were working; three of these participants worked 36 to 40 hours a week, and only one reported working more than one job. However, ten reported that their household received some sort of employment income; only one reported TANF cash benefits as their only household income. Six reported that their income ranged from \$1,801 or more a month; only one participant reported income no more than \$1,000 a month. The five who were unemployed reported that they could not work because they were either caring for their young children (two participants), attending school (GED or college – two participants), or disabled (one participant). Four participants received SSI or Social Security Disability Insurance (SSDI), three received child-support, and seven received food stamps.

Key Informants

For this study, four key informants were interviewed, two Caucasian females and two Asian females. One key informant was new to the program (but not new to the agency); she described the challenge of learning a new program and had started to develop program components to engage families in the program. One key informant reported that she had a master's degree. Three out of four key informants had worked with the Family Self-Sufficiency program for more than 5 years, two were considered managers, who supervised other staff. One key informant started with the agency as an intern in high school, was hired after finishing college and had been promoted throughout 13 years of employment. Three key informants attended the mandated Family Self-

Sufficiency workshops taught by an agency contracted with Family Self-Sufficiency programs in Minnesota.

Setting the Stage

Building rapport with participants and key informants was key to building trust, from the researcher's first interaction at the interview through reconnecting with the participants during the member check. The researcher began the discussion by asking about the participants' families. Participants were at ease when describing their children, especially their adult children who were not living in their household at the time of the interview. For instance, when Participant #4 was asked about her family, she said, "I have four children," however, probing for more information, the researcher asked her to "Go ahead, tell me about your children." The participant began to tell her story more fully: "I have a 21-year old daughter, a 19-year old son, a 16-year old daughter, and a 3-year old son." All of her children were living in Minnesota and she had recently become a grandmother. She was very excited about the Family Self-Sufficiency program and provided information about the Family Self-Sufficiency program with much enthusiasm. Building rapport with key informants meant being connected, allowing key informants the opportunity to tell the researcher about themselves. For instance, one key informant stated: "So, I feel like if I can be another – I can help at work, too, and it just feels right to do it. Like if I know information, I want to share with others." Reading statements from participants and key informants and rereading transcripts validated what was heard, helped to determine if findings mirrored what the researcher heard (Carlson, 2010).

The member check conducted at the end of the research helped to validate the study (Carlson, 2010; Creswell, 2013; Gillum, 2009; Lincoln & Guba, 1986; Richards, 2009). Participant #6, a single mother of three children, who had two young children living with her, expressed apprehension, but during the member check, she commented: “Coming to the interview I thought the questions were going to be a little more personal and in-depth to each’s housing situation. So, I was nervous to come not knowing what I was going to be asked in the interview.” However, she felt comfortable and at ease as the interview continued. She stated: “During our conversation I felt relaxed and comfortable to talk to you. You remained fully engaged the entire duration, which made it easy for me to express my thoughts.” Participant #1 said during her member check, “I truly enjoyed meeting with you”. Participant #3 confirmed:

If you (do) not already (know) the world needs more people like you asking the people how their lives are being impacted through being on these different programs ... thank you again, for doing what you do, for listening to me and for making a difference.

These comments confirmed the researcher’s ability to build positive relationships with participants despite some participants’ reservations. Key informants’ willingness to meet with me and their assistance in recruitment efforts, were examples of their support and the positive relationship the researcher built with each key informant.

Dreams from the Participant's' Viewpoint -Personal Capabilities

After describing their family, participants were asked about their dreams. This question provided participants an opportunity to voice their deepest thoughts, hopes, and wishes for their family. The question also allowed the researcher the opportunity to build on the relationship. Some of the participants' dreams were to see their children graduate from high school. A simple dream for some, but for others it presented major concerns. For example, Participant #5, a single mother with six children stated she had her GED, but her dream was "For the rest of my kids to graduate [from high school]." She went on to say, "my sons, both of them had got their GEDs. I just want the rest of my kids, you know, the other four, to at least try and get their high school diploma." Participant #6 began to tear-up when she spoke about her children, especially her oldest son's dream of going to college and her focus on her daughter's education:

I want to be able to help with my oldest son, he is 22 and I have really not given him much attention on paying for his schooling, and I feel really bad about it. Um, so I really want to focus on making sure my daughter gets through college, but that is one of my goals is to now to start focusing on her and making sure that she goes through with her education.

When discussing dreams, nine out of 11 participants described the dream to become a homeowner and believed that the Family Self-Sufficiency program would help them achieve that dream. Participant #8 stated:

I am planning on buying a house with that money ... that's one thing I never would have thought, if it wasn't for this program, I would never be

able to do ... off of just my income ... I have such a decent chunk of change to put down on a house that my mortgage probably ... actually probably be less than my rent. So that's part of being self-sufficient then having -- you know, my own property. It's nice. I had a fear of ever of wanting to get off Section 8 because I like to be able to pick up my phone and call a landlord or something goes wrong. But I would like to have something that I could leave when I go, when I go, hopefully a long time from now, I can leave for my kids.

Participant #1 described her experience with the Family Self-Sufficiency program as a challenge. She described dreams of using her escrow to become a homeowner and use her skills to empower youth:

I dream of being a homeowner ... of being a successful entrepreneur of owning my own business surrounding youth and teens and empowerment. I went through a lot growing up. So, I'd like to empower others. I dream to continue my education and eventually get my masters'. I dream to have a successful financial stability so that not only I'm affected by it, by that my generations to come, my children are affected by that, by my homeownership, by the things that I've stored for them.

In the beginning, two participants described economic stability as their family dream. Participant #2 said she "Dreamed of growing a million-dollar business and ... be off Section 8" and Participant #3 wanted her own business that would help families organize their home. She stated, "That is like a serious dream of mine. I feel like I can really flourish."

Dreams: Key Informants' Viewpoints

In order to understand how key informants understood the dreams of low-income families, the researcher asked key informants to describe what they thought were the dreams of Family Self-Sufficiency participants. Their responses included: "Um, I would think that they want to be self-sufficient. They want to be debt free"; "They want to be able to support the family"; "Well, a lot of them are excited about the Family Self-Sufficiency program because of the financial match." Key informants speculated that homeownership would be the number one dream for most participants:

I would say the number one thing is buying a home, having a home of their own. A couple were in the first-time homebuyer program getting ready to buy a home and looking forward to retrieving the money they saved in the Family Self-Sufficiency program.

As expressed by another key informant: "Like it's that kind of classic American, middle class American dream sort of thing, and it is to be a homeowner."

Participants and key informants agreed the goal of homeownership was a priority. Therefore, the researcher surmised that participants and key informants were working together to set goals and identify resources to reach the goal of homeownership.

Another key informant stated:

Well, you know, growing up I have always – for my family, I feel like I am always the social worker, the interpreter because my mom didn't speak English.

Through the lens of family resource management framework, themes identified from the data were related to key concepts of the framework. The participants' descriptions were examined based on: (a) external demands and resources; (b) inputs - internal demands and resources; (c) throughputs - managing and planning program activities and resources; and, (d) outputs - outcomes of managing these activities and resources. Based on the conceptual framework the researcher modified a conceptual framework depicting findings (see Figure 6). Four themes: Family Self-Sufficiency program and enrollment, economic and housing stability were described. Other surprise themes: food insecurity and perceptions were also described.

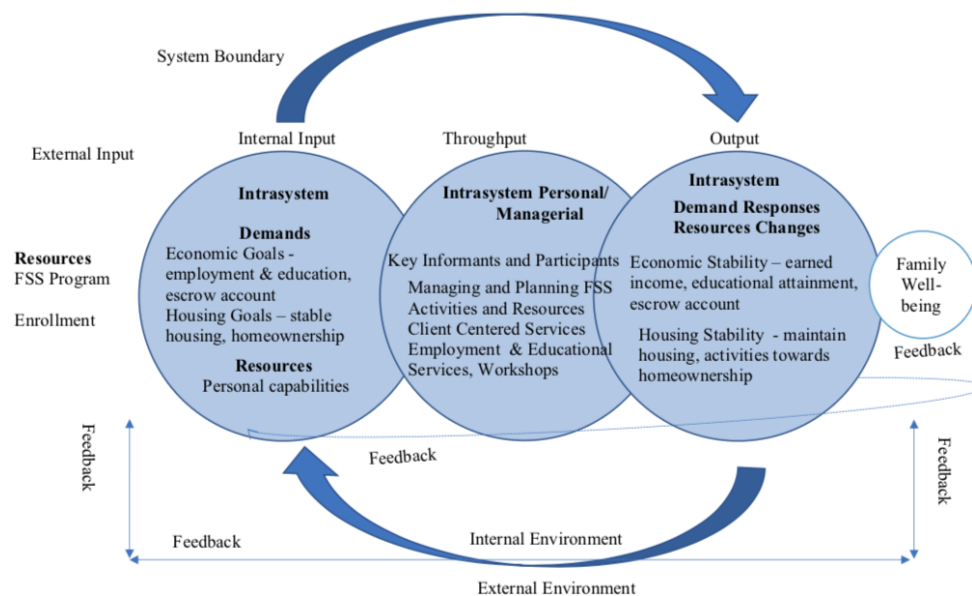


Figure 6. Modified Conceptual Framework

Themes

External Inputs

Family Self-Sufficiency Program

The Family Self-Sufficiency program was not described as a demand, but as a resource to move their families towards economic stability. When, Participant #2 found out about the program 6 years ago, she thought, “Oh, what a wonderful program. I’d like to enlist in it.” This was the sentiment of most participants. After Participant #4 kept throwing the informational fliers she received in the garbage, she finally read one and said, “This sounds kind of good... and I took advantage of it.” Key informants described the Family Self-Sufficiency program as a way to move families towards economic self-sufficiency: one key informant stated, “People want to become homeowners, they want to be self-sufficient... So they are looking for ways to get out and help, grants and other benefits.”

Enrollment

The enrollment processes were described by participants. The majority of participants explained they received a flyer in the mail and placed their names on a waitlist. Participants reported waiting up to 3 years before the opportunity to attend a program orientation.

Participant #6 exclaimed:

I actually just came across a flier one day...um, over the years, my worker never explained the program to me. Um, which was kind of - wish I would

have got on it sooner. But I came across the flier one time and called on it, got put on the waiting list.

Participant #2 placed her name on a waitlist over 12-months before she received information about an orientation:

And actually, I kept throwing it away, just thought it was junk mail, really didn't read it and just kept throwing it away. And then after like the fifth time I seen it, I was like I'm tired of seeing this thing. What are they talking about? And then I actually read it, and I was like, hum, this sounds kind of good. Probably a year after I received my Section 8, and then there was a waiting list.

Participant #1, who found out about the program by her own initiative, in contrast to the experiences of the other 10 participants:

I didn't get any notification from them that they had the program. I went and searched out the program. I probably would have started it early on when I first got Section 8 if I would have known about it then.

Participant #6 described that after placing her name on the waitlist, there was no communication, so she called the key informant:

And I remember calling a few times and I think at one time it was a staff change where they didn't have anybody -- Um, and then when the name came up on the waiting list, they offered a class to go to tell about the program.

Regardless of the wait period, participants were diligent. In general, they did not let the waitlist process discourage their goal of enrolling in the program. This type of behavior showed resilience.

Personal capabilities. Participant #4 described the process of waiting and being resilient despite missing her first orientation:

Probably a year after I received my Section 8, and then there was a waiting list. I got on the waiting list and then my name came up and then my work schedule and my orientation time collided...so then she says, oh well, you just have to wait for the next one.

Next, she explained her second opportunity:

But I didn't see the flier – like I didn't read it in time and I missed it by one day, like the orientation meeting. So, she put me back on the list, and when she put me back on the list, it took less than six months this time, which I was just like, oh, it took six years and then now it only took 6 months.

Participant #8 explained:

The first one I got the first time I came up was maybe eight months ago or something. And I was running late, and in the letter, it specifically said do not be late for this appointment. And I'm very anal about late people. I don't like people [being late] even when it's my own self ... so I just decided instead of showing up 15 minutes late that I would just call and reschedule.

Key informants were asked to describe the enrollment process. Key informants who provided case management services to participants in the program described telling participants about the Family Self-Sufficiency program by mail and during an annual recertification meeting:

We talk about another recertification and appointments and I'm finishing up some marketing materials that I plan to send to our participants, as well to everyone, to let them know about the program. But I think really in our recertification appointments, we kind of – it's on their family obligations [plan]. There's a little blurb about family self-sufficiency on there and they are always welcome to request an application or learn more about it. So, we try to let them know.

A key informant explained that the enrollment process also involved placing participants on a waitlist. The use of a waitlist, as discussed by key informants, was a way to ensure that a number of participants would show up for an orientation:

We have a waiting list so that we can do a big group orientation. We invite up to 35 and probably about 10 shows; and then they get to learn all about the program and if they choose to enroll after that, they'll need to complete an application and then call for an appointment.

One program had over 100 openings, but this program had not considered or identified other enrollment strategies. The key informant exclaimed, "Um, it's – we do fliers, but it's again, it's based on voluntary participation. So, it's not really a program that a lot of our families choose to partake in." Another key

informant expressed the need for the program and was in the process of writing a grant to increase the number of slots. Smiling warmly, she said,

Some materials I'm completing, putting together, and I'm gonna be mailing them out and (put) them in the front lobby. I think more exposure to it will maybe make them, (say)...oh, yeah, this program I'm kind of interested in.

She emphasized that they were applying for funding and explained, "We want new funding for it and yeah, we're gonna request funding again, every year."

Personal capabilities. After participant enrollment, key informants meet with participants to explain the program, find out participants' goals and provide resources based on those goals. Key informants explained that building trust was important so that participants disclose their "real" needs. Participants set their own goals, which were flexible and focused on the needs of the family. One key informant claimed:

There were two rules that my clients get to decide what they want to work on and ... how they want to work toward their goals...she explained, you can't tell people what to do, you can't tell people how to get to their, you know – how to get to their goals...I think that it is, um, client-focused. I think the fact that it focuses on that we're able to (do) ...– well, there are guidelines which any good government program has to have them (do), but I think the fact that we allow clients to decide what it's gonna look like" is good.

Client-centered. Other key informants described how enrollment services were delivered:

When we first meet with the participants...we ask them, are you currently working with any other social worker or any services that you want to continue with on the program? --... once I've determined what their needs are, I go ahead and provide them with resources based on what they are saying they want to accomplish, and then I follow up with them...

Additionally, another key informant noted that during goal setting, "I ask them what resources might help them, how they think I can help them, and as an employment counselor, I certainly can help them with employment issues, but I know a lot of other resources in the community, as well."

When key informants were asked about the strengths of the program, they described themselves as instrumental in the lives of participants. They also described their motivation to work with low-income families. Key informants stated participants being able to speak to someone about personal issues or concerns. "I think the strength of the program is the extra support, coming to see me, the outreach to me with services..." One key informant expressed support needs for families in the program:

A lot of them just need a friend to talk to. So, they like having a second person to talk to. So, it's really the benefit of the whole program is working with...it's not necessarily having the escrow or anything like that, but they just kind of need like a helper.

Most of the key informants were motivated to work with participants. For example, one key informant discussed how she related to the women in the program because she had been a single parent for a number of years: “Well, I’ve been in social service all my life, worked in a lot of different programs. I was a single mom for seven years of my life and struggled during that time. So, I felt I had something to bring to this program.” Also, key informants saw themselves as helpers who wanted to make a difference in the lives of participants in the program: “Yeah, well, I guess I’m a social worker by training. So, I’m motivated to help people. I like doing this type of work... seeing if I can get activated to make a change in something.” Another key informant who had to help her own family adjust to living in the United States stated:

Well, you know, growing up I have always – for my family, I feel like I am always the social worker. So, I feel like growing up, I’m always helping people. So, I feel like if I can be another – I can help at work, too, and it just feels right to do it. Like if I know information, I want to share with others.

One key informant appeared to be a surprise case – or an exception – in that she did not describe alignment between her values and her work in the Family Self-Sufficiency program. Her responses indicated that her need to engage with participants was minimal. She mentioned that, “Most of them are doing just fine on their own.” This belief was characterized as an exception, as it was not the sentiment expressed by the other key informants.

The enrollment processes were the first key concepts to ensure participating in the program. These client-centered approaches were described by key informants, but not by family participants. Therefore, the relationship between enrollment procedures, which included providing client-centered approaches, did not seem to correlate with families moving forward. Participants described their personal capabilities of being resilient to manage the enrollment process as a means to move their family towards stability.

Internal Inputs

Economic Stability

Earned Income

One important outcome goal of the Family Self-Sufficiency program was for participants to achieve economic self-sufficiency. Stable employment was considered an important component of economic stability. In this small sample of 11 participants, four out of the 11 had earned income before enrolling in the program. The four participants with prior earned income did not describe increased income and had not sought different employment. Two participants gained employment while participating in the program. Therefore, during this study a total of six participants had earned income. Participant #2, described herself as being self-employed, who wanted assistance in growing her business. Yet, she believed the Family Self-Sufficiency program targeted younger parents: “I feel like you guys are like making me do things that I had to do when I was 16-18. Like a minor child. I don’t need someone to hold my hand and coddle me.” Participant #2 went on to say:

FSS is like welfare...they only are providing little stepping stones that you go through when you're on MFIP. Like the resume classes, the credit counseling classes. All of these things that I've previously done from being 16 years old with a baby. So, it's not really beneficial for me unless the money is getting saved up, which it's not, because I don't see any difference every month. Like so, unless I get another job on top of this job; that's the only way I can feel like I can be helped off this program.

Participant #8 described not being encouraged to increase her income; she did not describe any employment assistance to meet her child care needs:

But as far as pushing me like, okay, well, we want to see you work the second job. You know, part of the second job piece is also then I get daycare assistance from the county, and they only pay for one full-time job for daycare. So, it's me finding outside daycare, what was a struggle when I work the other two jobs, all three jobs at a time, I really struggled with finding people that were reliable.

In this study, only one out of the 11 participants received TANF cash-benefits as the only source of income. This participant (Participant #4) described an intermittent employment history; she had lost her job while enrolled in the program and was a victim of domestic violence. After losing her job, one solution she described was to borrow money from her escrow account, which she believed was not possible. Although, based on policy, this was an available option if program goals were met, she was not able to describe any other resources or

support key informants could give her. In fact, after losing her job, she applied for TANF. However, changes to her annual income was not processed in time by the housing assistance program, therefore her rent amount stayed the same. She stated the county staff stated, “Oh, well, your grant [TANF grant] wasn’t enough to cover your full amount of rent so we just gave him [landlord] your whole grant.” Therefore, leaving her without any income to pay other bills for that month. When asked if someone in the Family Self-Sufficiency program could advocate to the county on her behalf, this participant explained she didn’t see key informants as advocates. Therefore, she was facing economic instability, or as she said, “Robbing Peter to pay Paul.” Participant #4 had not increased her earned income, but she stated her goal would be to seek employment once her family achieved emotional stability. In spite of not achieving earned income, the flexibility of the program offered her the opportunity to stay at home and provide emotional support for her children. This flexibility was described by Participant #10, who reported multiple-health concerns for herself and her children. She had a goal of returning to work, but she described health issues that limited her ability to work. Therefore, her immediate goals were around her health not employment.

As the literature suggested, the lack of education is a barrier to employment (Lubell, 2014). Therefore, Family Self-Sufficiency participants’ educational goals would be a catalyst to economic stability. Few participants were in school or wanted to attend school. Participant #3 was unemployed but was in school working towards finishing her GED. Participant #3’s long-term goal was to be a homeowner, but her short-term goal was to get her GED and go

to college. Because of the flexibility in the program, her significant other worked and she had been able to stay at home and go to school. Participant #3 described her ability to be a stay-at-home mom as the most beneficial for her family. She explained: “Children are getting older and we just – it’s going by quickly. And you have to put in a lot of time with your children now. You just can’t just let them be out there. So that’s really important to us.” She understood that the Family Self-Sufficiency program goals, yet she believed as long as she was checking-in with worker and making progress towards her GED, she was meeting program requirements. Participant # 11, also unemployed, stated caring for her children was the reason for her unemployment; she had set a goal to attend a 2-year college in the summer.

Throughputs - Managing and Planning

Economic Stability

Earned Income

One important engagement strategy in service delivery was to provide client-centered approaches and resources that led to employment or earned income (U. S. Department of Housing and Urban Development, 2017a, 2017b). Few participants described client-centered services that lead to employment. For instance, Participant #7, who had quit her job before program enrollment thought:

So, during that time, I’m like, well, my rent is lower ... I was almost paying my full rent when I was working. So, I’m like this is a good time for me to enroll. I’m trying to get myself back together. And they had a lot of different resources as far as like resume writing classes and just

different people to kind of work with to help me get back to where I needed to be ... the Family Self-Sufficiency worker, we sit down and we talk about achievable goals.

She would send me job leads, different (like) type of job fairs. I attended some of the job fairs. I didn't take some of the jobs that were kind of at the job fairs, but I got a lot of business cards, connected with a lot of people like with the City of Minneapolis, things like that. I actually took a job with a company I had previously worked for.

She explained that the key informant connected her to a resource that "Gave (her) me pointers on how to increase my credit [score] and taught financial literacy class ... and first-time home buyer's class." More importantly for this participant was the accountability factor, "Yes ... we sat down and we talked about my goals, and I hold myself accountable, but it's something else when someone else is kind of saying, we met on this date. This is what you said you're gonna do." As a result of these resources, Participant #7 reported, "I've increased my credit score in the last 6 months a hundred and something points ... I've gotten my master's while on the Family Self-Sufficiency." This participant stated that she was meeting with an organization to help her with down payment assistance. In the next few months she was planning on purchasing her home. Participant #5 described that the key informant helped her with everything:

They a lot easier with help...Like they help me [with] bus cards, they help me with transportation...they help me with resumes. And if you don't have a way there [to the workshops]...she'll provide you with transportation

...whatever you need...I've been in the county...for a long time, and I didn't get as much help as they give me since I've been on the Family Self-Sufficiency program.

The majority of participants described little assistance (resources) from their case managers and did not credit them in helping their family move towards economic or housing stability. For example, Participant #9 who had been on the program for 3 years did not meet with any Family Self-Sufficiency staff until the spring of 2017. Yet, without direct support, Participant #9 completed her GED and was currently enrolled in school. This participant could not describe any resources or services she received:

Okay, I don't know exactly, I may not know, I may have the services, but I'm not aware of what I'm getting the services for. In the beginning, they said they will help me to achieve my goals. Meaning that they will give me resources and referrals.

Participant #2 described her case manager as "Nice" but she couldn't describe what type of resources she had received that helped her increase the number of business clients:

She's nice. I can't say that she's helped me. Like I've asked her a thousand times to help me with marketing and the most she's like come up with was to help me with my resume. But in all honesty, my resume was already done. I feel like it's more designed for new - like young women that have had no support system...so I mean it's helping some.

Participant #1 said:

I didn't really use their services to try to look for work. I just went back to school and went back to work. I kind of made my own career decision. It was helpful to just plan out, I guess, the goals that you set with them. That was helpful.

Outputs – Outcomes of Managing and Planning

Economic Stability

Financial Instability

Although 10 out of the 11 participants reported household employment income, many reported financial instability. To better understand financial stress before and after participants received a Housing Choice Voucher, six participants who reported higher monthly incomes (\$1,801 or above) were examined. For instance, the researcher in this the study compared Participant #7's income data with her described financial stress; the finding suggested financial hardship. This participant had an annual income of \$40,000, which included income from part-time employment. Even with a higher income than most in the Family Self-Sufficiency program, she still had to seek out county assistance to help pay an electric bill:

I'm like, in reality, I bring home \$2,200 from my job, depending on how – 'cause you're paid bi-monthly depending on how pay periods. I may or may not get \$300 a month in child support...that is may or may not. And I kind of cross my fingers and check that balance every week and pray that

he's working. 'Cause he gets laid off, and it's not his fault 'cause I know how his job is...so on a good month, I can bring home \$2,800. That's a good month.

Participant #8 stated she never had to go without basic necessities but explained, "I've had times when it was very tough and even borrowing money from paycheck to paycheck sometimes, which is an ugly cycle." Participant #6 explained that because her income had increased she no longer qualified for county medical assistance. Her medical expenses were deducted from her paycheck, which left her struggling to pay her monthly bills. She was thinking about getting another job or a roommate. Participant #11 had to borrow \$300 from her family to pay an unexpected dental bill and Participant #10, who had been diagnosed with a life-threatening health condition, had to quit her job and felt that depending on her husband's income and her social security was very stressful for her family:

I mean, like we – I mean, we have financial issues, like it's off and on, you know what I'm saying like that. You know, like I said, when he can work due to my health issues, when we were driving to the Mayo every day and then we had to get the hotel and the insurance wouldn't pay that like that. So, it's like we had to drive every day to the Mayo, and then you don't have people to watch your kids like that. So, you're having to get a hotel, but the insurance doesn't pay that. So, it just ends up, it's a lot of stress with money and gas, you know.

Participant # 5 summed up how participants feel during a financial crisis when she said:

Man. that was so hard. I had the little one and then it's hard and you're stressed. You don't want to let them see it cause if I start crying then my daughter she's so sensitive, my eight-year old, she'll start crying. Then my six-year old...he'll start crying. I'm about to cry now, thinking about it.

The six working participants had stable employment from 2 to 4 years. Nevertheless, all working participants received food stamps. One participant (Participant #8) who worked in the social service field stated that she needed economic support and felt she could qualify for a new program at her current job for low-income families: "I probably could qualify to be a...but I don't know if I can because I work there."

Participants' current financial stress was apparent. Most importantly, when participants were asked if they ever spoke to a key informant when a financial crisis happened, all participants said, "No." Not one key informant could describe any financial stress or could give an example of a conversation they had with a participant to discuss financial issues since participating in the Family Self-Sufficiency program. When the researcher asked key informants if participants had financial issues, one key informant claimed that:

No, not really. I mean, again, most of them are working. So, it's just balancing a budget and trying to figure out where they need to spend their dollars. It's not that they are not able to pay for this. It's do I want to pay for this or do I want to pay for that.

However, on the other hand one key informant stated that one output of the program was to reduce financial stress:

Make use of the resources around them to help them and reduce stress...Well, I think they reduce stress when the family is financially stable and they are not – they don't have a lot of debt to worry about. They have enough income to pay for rent. They have with the subsidy housing, public health, that helps, too, and I know that with the Family Self-Sufficiency program, they – everyone, of course, you know we always say the escrow is the incentive, but a lot of people come on with a lot of hopes of okay, building up the escrow so they can pay off some debt, or and, you know, use it toward a new car, pay off some debt, or, you know, use it to a new car loan. Pay off a car.

Consequently, it appeared that participants did not communicate to their key informants their financial stress hardships, even though key informants believed one goal of the program was to reduce financial stress. Consequences of being disconnected from services were families not able to meet their basic needs.

Economic Stability

Escrow Account

Participants that worked had the opportunity to build an escrow account to be used to purchase a home, pay for school, buy a car, or pay-off debt. However, during interviews several participants were confused about the escrow account, which was one of the key components to achieve economic stability. The lack of information about the escrow account prohibited a few participants' ability to take

full advantage of the escrow account. As an illustration, participant #6, who had been on the program since 2014, explained what she heard at orientation and her experience about accumulating funds in the escrow account:

I still am unsure of how it' - the program still works, like - how do I want to say it? I always thought it was when my rent ... my rent portion raises-money would contribute to my escrow account. But it's not when my rent raises. It's when I think I have an income increase. My landlord raised my rent and I thought it was gonna be more money to my escrow but it's not. It was only when I have a pay raise. So, I was a little confused about the program. So, I kind of felt for these last couple of years, like it wasn't clear to me to try to really make more money, but I could have went out sooner and maybe picked up a second job to gain more of that escrow account.

Consequently, Participant #3 reported that her monthly rent had been calculated by using her significant other's income, yet at the same time, no funds had been deposited into her escrow account, because she was not working. She voiced frustration, "but I can say I feel like we're doing the work, but not reaping that benefit".

Throughputs - Managing and Planning

Economic Stability

Escrow Account

After hearing this frustration from participants about the escrow account, the researcher asked key informants to clearly explain the operation of the escrow

account from their viewpoints. Key informants explained that the escrow accounts were calculated based on the income earned by all adults in the household, regardless of who was enrolled in the program. Participants decided whom they wanted to be enrolled in the Family Self-Sufficiency program. For instance, in two-parent households, either one or both parents could be enrolled in the program. Enrollment meant that a participant signed a contract, outlined their goals and agreed to meet with a key informant at least once a year. In the case of St. Paul Public Housing Authority, enrolled participants were also required to complete monthly check-ins with a designated key informant. The Scott County Housing Redevelopment Authority Family Self-Sufficiency program required participants to enroll and to check-in once every 6 months with the Family Self-Sufficiency staff. Basically, key informants emphasized that enrollment in the program was separate from how the escrow account was calculated. Overall, about 50% of the participants did not understand the escrow account. Participant #1 summarized the frustration of many, “I probably would have started it early on when I first got Section 8 if I would have known about it then.”

Outputs – Outcomes of Managing and Planning

Economic Stability

Escrow Account

The escrow account was one component of the Family Self-Sufficiency program that participants described as a means to build assets. Participant #2 was looking forward to “Save up money to help my son pay for college or get him a car or pay off my car or be able to not be behind in car insurance payments.”

However, Participant #6 stated when she heard about the program, "... It was just kind of vague about, you know, this kind of program incentive to put money in an escrow account and help you save." Even after attending orientation, it was unclear to Participant #6. However, despite her confusion, this participant stated she had \$10,000 in her escrow account. Another participant exclaimed that she had \$3,000 saved in her escrow and was looking forward to using her escrow for a down payment on a house.

Internal Inputs

Housing Stability

Housing Choice Voucher

Several comments were interpreted as indicators about how participants set long-term goals and managed resources to work towards achieving the goal of housing stability. Most participants recognized their housing subsidy as an asset that assisted in housing stability. Participant #9 stated that, "There's no way only with my husband's [income] we can survive if we didn't get the help." Also, participant #7 was amazed when she received her housing voucher:

I can't even describe what I felt. I remember that feeling like I need to get out of this house, but I can't afford to live on my own with these two kids 'cause my kids were young. And with daycare – and I didn't have daycare assistance. I'm like – and then Section 8 comes around, and I'm like, oh, I can afford to do this now.

Participants described their housing history as unstable before they received their

housing voucher. Nine participants worried about paying their rent before they had received their housing voucher. When asked if they had worried about paying for their utilities before they received a housing choice voucher, seven responded “often true.” Eight participants also reported that it was “sometimes true” that they had to move in with family or friends in order to have a place to stay. Few participants described that they had lived in overcrowded conditions, condemned housing with mice, or were homeless at some part in their housing tenancy. Five out of six participants reported plumbing issues before they received a housing voucher, but only three reported not having enough heat during the winter.

Participant #5 noted that her apartment did not have water, “We had to go across the hall to use the bathroom, cause our bath ... our toilet and the bathroom just was not [working].” Another participant lived in unaffordable housing and received multiple evictions before she received her housing voucher. In one instance, she described living in an apartment with roaches and no screens on windows. Her young son fell out of the window, therefore, she decided not to pay the rent, until the landlord made repairs, yet she didn’t put her rent in escrow, hence, she didn’t have a case against the landlord and she ended-up getting evicted and an unlawful detainer for non-payment of rent. This participant (Participant #2) recognized that without housing assistance, she would be homeless, “like, I don’t know. I mean, I guess having Section 8 is benefitting me ... to become self- sufficient for my family so that we’re not homeless.”

Furthermore, it was interesting to learn that this participant, who had been evicted for non-payment of rent multiple times throughout her tenancy, had turned-down

public housing three times. She wanted a housing voucher, not public housing. Also, she expressed she didn't know how participating in the Family Self-Sufficiency program was moving her towards her goal of homeownership. When discussing their children's housing needs, seven reported that they did not have enough bedrooms or outdoor space for their children prior to having a housing voucher.

After receiving their housing voucher, the majority of families had achieved housing stability. On average, participants had used their Section 8 Housing Choice Voucher at least 8 years before enrollment in the Family Self-Sufficiency program. No participant shared any information about possible evictions since they had received a housing voucher. These results indicated that many low-income families experienced unstable housing before they received a Housing Choice Voucher and maintained their tenancy with a housing voucher.

Housing Stability

Homeownership

Most participant's long-term goals were homeownership. For instance, Participant #4 vividly described her long-term goal: "I dream of owning this home with my fence and my puppy and...my clothesline." Participant #5 enrolled in the Family Self-Sufficiency program in 2014, expressed that her long-term dream was homeownership. When she enrolled in the Family Self-Sufficiency program she was unemployed, a convicted felon and had an outstanding student loan.

Housing Stability

Fear of Housing Instability

Participants described the pressure to meet housing rules. For instance, the following participants described how not meeting program rules was fearful:

Because it's so quick – you didn't find this so you get kicked out, or you didn't do this – it's not more so, oh, you're on a good path...(Participant #1)

Section 8, they set you up to fail. I don't care what anybody says.
(Participant #2)

I've been following all the procedures, checking in, doing everything I need to do. (Participant #3)

They all bad to me 'cause they just raise your rent. Girl, they be sending you those late notices and, I mean they ain't good. I mean, mind she has a good heart, but I know she has to do her job. (Participant #4)

You're not gonna say later on because you were made or you don't like me that I didn't do this. I actually scan an email or I fax over with confirmation. (Participant #7)

Also, because participants described financial instability there was a fear that earned income meant increased rent, which might make their housing unaffordable and unstable.

To me right now, I mean, having assistance is really helping me, but at the same time I still feel like I'm struggling again. I want to try to buy a house, but at the same time it's like being a single mom and paying \$879

now, I keep wondering how am I gonna do that ‘cause it’s hard now and to have my own home I’m gonna be paying that if not a little more.

(Participant #6)

Throughputs - Managing and Planning

Housing Stability

Homeownership

Participant #1’s began to take steps towards homeownership which meant she set a goal to go back to school; she achieved a professional certificate in community health work, which led to an increase in her annual income to \$24,000 per year. Participant #1 pointed out that her key informant gave her job leads, told her about hiring events, and invited her to monthly workshops. She went on to explain that these groups were helpful “to come together and hear other people who are on the program or who are trying to you know make it and be successful.” She explained that the Family Self-Sufficiency program encourages me (her) to continue to push towards them [her goals].”. Participant #5 explained to the researcher that she told her key-informant:

Cause I have a felony. I told her I wanted to work on that and I wanted to work on getting my student loan paid off. We had to get my credit together... to get my school loan paid off. Cause my student loan was almost \$10,000. They took my taxes last year, so this year I’ll be done, so I’ll be able to go in there and tell her I completed another goal and I’m so happy.

Participant #5 stated her key informant updated her resume and referred her to a job fair. At the job fair the participant was hired in a temporary position making \$11.00 per hour, eventually this temporary position became a permanent position and her wages increased to \$12.74 an hour. She paid off \$5,000 of the outstanding student loan with her Federal Tax refund and started attending informational classes on getting her felony expunged.

Participant #6, who wanted a better paying job explained, I am “taking advantage of the case management ... she explained that the key-informant was motivating to her. She explained that her key informant helped her emotionally. She described her key informant as “Wise, emotionally wise, she’s just a motivator” and she had given her a good outlook and the services she received were preparing her to go for a better job. In essence, the resources her key informant gave were considered by Goldsmith (2010) intangible resources that were often times overlooked in resource management literature. Even though she was making a little over \$18.00 an hour, she believed in order to become a homeowner she needed more income. At the time she was paying \$879 in rent, was finding it hard to meet her basic needs.

Outputs – Outcomes of Managing and Planning

Housing Stability

Fear of Housing Instability

Participant #1 recognized that more earned income would assist her in achieving her homeownership goal. However, even though she described a goal of homeownership, she was unsure if finding part-time employment would be best

for her family. Also, this participant reported financial stress, struggling to pay her bills. Yet, she had not concluded that working two jobs would stabilize her family more. She pointed out:

It doesn't make sense to get a part-time job at this time because it's just gonna make my income increase, less time with my kids, and – you know what I mean. So, it's kind of a hard place for me.

The following themes were found surprise themes they eluded to financial and emotional hardships families experienced while participants in the program.

Other Themes

Food Insecurity

When participants were asked to describe their financial stress, many discussed the lack of food for their families. Food insecurity meant having limited access to adequate and safe food (Kushel, Gupta, Gee & Haas, 2006). Participants experienced food insecurity, even though seven out of the 11 of the participants interviewed received food stamps. Participant #8, who received food stamps noted that “just that little chunk helps me get through, or it would be hard for a while if I didn't get any food stamps.” Participant #2 remarked: “At the end of the month, like right now, we don't have very much food and we don't get food stamps until the fifth. So, it's been a struggle after getting a divorce, you know. You know, makes me question – maybe I should have just stuck out being married.”

Participants expressed that thinking about food was not a priority:

So otherwise our food is just kind of, yeah, the last thing that we think about. One of my checks cover my rent. So that means the other check that was (for) bills ... other check was gonna have to cover your food. So otherwise our food is just kind of, yeah, the last thing that we think about.

(Participant #5)

As stated by a number of participants' food was the number one item families' sacrifice in order to pay for other necessities:

Oh, food is our number one thing that we're going without. It's kind of like I always feel like I have to save money for gas because I know I need to get to work. And then it's kind of like our food is like, you know - I've noticed myself within the last I'd say year use the food shelf more than I ever had in my life. Um, I wouldn't say like so much - I mean, there's been times that we've, you know, had a lot of - I don't know, cereal for dinner, or like - but not so much lately. But yeah, I mean - I guess, not necessarily without food where I couldn't feed the kids, but more of just like not as much as we would like or is what we would want.

(Participant #6)

Perception

Throughout this study, the researcher wanted to understand how race may influence participants' participation in the program. The questions: (1) Describe a time your racial/or ethnic identity impacted how you received services?; and (2) How do you think individuals of your race are treated? elicited a variety of responses:

Sometimes I feel like most programs are set up with this approach that people are just lazy, that people want to abuse the system, that people are always out to scheme, and I feel like that most times minorities are the people that they target. (Participant #7)

Participant #7 remembered that during her Family Self-Sufficiency orientation, participants were saying, “they treat us all the same...” Being new to the program, this participant didn’t know why these participants were voicing their concerns about Family Self-Sufficiency program staff.

Participant #1 stated:

I think [race] it does play a huge role in the services or how you’re perceived or the pre-conceived notions before you even come in just because you’re African American. And now I could have been that ghetto black woman who just – who they expected to just go off in that office, but I didn’t. I tried to keep calm and I went to the higher up and went through the stages of talking to somebody very professionally to handle the situation.

Participant #7 stated:

Um, and this is touchy, but I have to be honest. I think there’s a stigma behind the black woman, and I’ve seen that. I’ve been the only black woman in management most of my life. And so, everyone kind of assumes that you’re going to be the angry black woman...I was told by my 7th grade teacher that I was gonna grow up and be nothing but a welfare recipient with a bunch of kids. He was fired. It was a whole big thing

‘cause he said it in front of the class. So I’ve dealt with this my whole life.

Participants did discuss how their children were being treated in the community:

Many times my neighbors would look at me different, like why you here. It’s the look that they have on their face. But I don’t care. We’re not committing any crime. We’re like everyone else. We’re just trying to make it. (Participant #9)

And she was like, well, we need to be trained – were trying to find to be trained to deal with minorities. And I was just looking like, why would you make that statement? Every human is a human...But that threw me off – that’s just one thing that threw me off like that. But I think that people need to be trained to deal with any culture, you know what I’m saying. It’s a culture barrier (inaudible), and they are kind of confused. You know, I done seen that a lot, you know, of the confusion of not understanding what another culture is saying, you know. That’s a big problem ‘cause things mean different and a lot races have different, you know, of how they act in their culture. So if I say I haven’t had any big problems with that. (Participant #10)

My kids are mixed and trying to talk to my son who’s about different stuff. I mean, we see the neighborhood we live in. Like walking down the street, you could profiled just because you’re a young boy, man, and he’s pretty tall. He looks like he’s grown and stuff like that, but – and he’s a good kid, but trying to talk to him, he doesn’t want to hear

anything, I got to say. But trying to explain that to him and with my daughter, nothing goes – it goes in one ear and out the other right now. But when she gets older, trying to explain different profiles that different races carry and negative profiles or negative things, whether you're good, bad or not, or whatever. (Participant #8)

Although race was not an overall theme, it was how being seen as “poor” determined how you were treated.

It's just I feel like sometimes when you're in – labeled as lower income or you're getting services from some people, they act like you need me, I don't need you. So, you're gonna do whatever it is I say or I'm gonna treat you however I want to treat you. (Participant #1)

I think they might kind of look down on me with pity, but I don't think that – I don't think that it's like a black/white thing it's more like a broke-thing. (Participant #2)

So – but I don't think of myself, that I know of, the only thing I can really that maybe I came across was having Section 8 and people not wanting to rent to somebody with Section 8. I have come across. Now that I came across I did learn that technically a landlord cannot say they refuse your Section 8, but there's [always a] way around that. Either they raise the rent more than Section 8 will pay, or they can just say you didn't qualify to get this place. You know what I'm saying, we got a different tenant that we're taking in front of you, or something. So that's about the only thing. (Participant #8)

Participant #3 went on to say that how key informants judge you:

You know, to be honest with you, when you're on a program and people come into your home and they see maybe that you have a nice, let's say a TV, and they almost feel like you don't deserve that because you're on a program.

In sum, Participant #3 expressed race issues as a lack of human compassion:

I think that because I feel like humanities is like gone. Like people don't really care about people anymore, and I just feel like you almost just give...people just give up, you know. And um – so yeah, I think it's happening to other people.

To better understand how key informants perceived participants, program staff were asked: Is there a difference in the program – the people in the program and those not in the program? Do you know if there's a difference in who they are? Like who's in the Family Self Sufficiency program and who's not in program. Do you think there's a difference? Two key informants stated:

I don't really think there's a difference. Some of them just don't want to have a case worker and do all the additional things that are required of Family Self-Sufficiency, but it doesn't mean they are not motivated to work.

You know, I don't think there's really a difference, whether they are in the program, or not, they are working. The average family, they are working.

By the same token, two key informants perceived that to enroll in the Family Self-Sufficiency program participants had to be motivated to change their lives. They expressed their views as:

And maybe be able to work, too. So, some of my families on the regular program don't know – have disabilities that would maybe really interfere with them being able to be employed ... I mean, and then we do have a motivational screening. So, they have to be able to accomplish some things. Well, I think if they – I mean, in our program, too, we have people that are very motivated to change their lives. Some want to, they have the desire but others have no motivation because they may have undiagnosed mental health issues, many, many people just functioning depressed, you know, and they can barely get through their day.

They have kids with problems. Their work hours – I have a participant that doesn't have transportation. She would love to come to the workshops but there's no bus line right to the church where we have them. And then I have people who work late or work evenings and can't and people who, you know, just say I just got home and I'm exhausted.

Given these points as a whole, perception amounts to the idea that low-income families see themselves as being treated differently because of their economic status not directly related to their race. Yet, key informants understood

how living in poverty required family management and planning to change their lives.

Chapter Summary

The study presented a conceptual framework to understand how families achieved economic and housing stability that leads to family well-being. The model identified (a) the specific population (participants and key informants in the Family Self-Sufficiency program); (b) service delivery as described by study participants; and (c) the outcomes on service delivery. It was apparent that participants in the Family Self-Sufficiency had goals to achieve economic and housing stability by accomplishing self-driven goals. The model depicted how the framework worked in a broader context - program rules, and staff values influenced how Family Self-Sufficiency participants think, behave and react to external demands (enrollment) Anderson et al., 2017). Enrollment process' were set-up by external factors and carried out by local Public Housing Authorities (U.S. Department of Housing and Urban Development, 2017a, 207b). Furthermore, according to Anderson et al. (2007) low-income families ability to set goals, plan and manage goals involve forward thinking, reasoning, and the ability to problem solve. Study participants and key informants described this type of manifestation as personal capabilities. For instance, participants believed that within five years of completing the Family Self-Sufficiency program homeownership was attainable. The escrow account seemed to be the number one reason why participants enrolled in the Family Self-Sufficiency program. However, some participants described not knowing or understanding how the

escrow account actually works. Not understanding how the escrow account was calculated did not stop their dream of becoming homeowners. Economic stability enhanced participants' ability to achieve homeownership however, participants described economic instability even though most worked or someone in the household worked. Key informants seemed not to be aware of any economic hardships.

Having a Housing Choice Voucher did improve housing stability but did not improve economic stability. In some cases, participants described the lack of food despite participants received food stamps. Also, participants worried about paying utilities before they had a Housing Choice Voucher and many described that they still juggle to pay their bills despite having a Housing Choice Voucher. Many participants were trying to decide if they should get another job in order to save more, there were very few discussions on how they could engage with their case manager (key informant) about this goal. It was clear that participants thought that being poor was a label that limited access to case management resources. However, key informants believed they were assets for the participants because of the resources they could offer participants. The lack of communication between participants and key informants about economic and housing stability seemed to be pertinent throughout the study.

CHAPTER FIVE: DISCUSSION AND POLICY IMPLICATIONS

Introduction

The current study explored how the Family Self-Sufficiency program helped participant's access resources, set goals, and engage in activities to stabilize economic well-being and housing from two points of view: participants and key informants. Too often studies do not hear the voices of participants in programs, especially in housing assistance programs that supply Housing Choice Vouchers for low-income families. In this study, the researcher was motivated to give homage to low-income families, as well as key informants charged with providing services to participants in the Family Self-Sufficiency Program. The researcher interviewed, recorded their conversations, and analyzed transcripts from program participants and key informants to interpret the program's processes and outcomes from two perspectives. This study demonstrated the utility of the family resource management framework as a model of the processes families use to identify their economic and housing needs, as well as resources, how they plan activities, and how they work through the Family Self-Sufficiency program to achieve economic and housing security.

Discussion

Family Self-Sufficiency Program

Since the conception of the Family Self-Sufficiency program, the external demands placed on program staff to provide resources and activities have led families to economic and housing stability. The findings in this study are consistent with the findings of multiple researchers (Abt Associates, 2017;

Anthony, 2005; Riccio, 2007; Rohe & Kleit, 1999; Sard, 2001; U.S. Department of Housing and Urban Development, 2017a, 2017b). However, in this study, participants and key informants described the Family Self-Sufficiency program as a resource not as a demand. Program staff made sure all eligible participants receive information about the program through the mail or during an annual recertification meeting. Orientations about the program are held, however, dates and times of orientations were not consistent.

Enrollment

Major constructs of the family resource management framework suggest that families function as a whole and manage their resources by goal setting and planning (Bavelas & Segal, 1982; Deacon & Firebaugh, 1988; Goldsmith, 2010; Maloch & Deacon, 1966; Moore & Asay, 2018). Descriptions of how families managed the enrollment process offered insights into how families understood the most important step towards economic and housing stability. Participants discussed more about the waiting and anticipation than they described active engagement in programs and interaction with key informants.

Information obtained from families in this study suggested that enrollment processes interfere with stability goals and program utilization. Research indicates that enrollment in Family Self-Sufficiency programs across the country has been low; Riccio (2007) reported underutilization of the program, only 5% of eligible Section 8 Housing Choice Voucher holders and 1% of eligible Public Housing participants were enrolled in the program. This study offers a glimpse into why this might be the case. It was apparent in this study that enrollment activities

(flyers, annual recertification meetings) did not increase enrollment. Enrollment was hindered by program orientation (activity), which was scheduled during the day. Also, another barrier was the fact that low-wage workers' employment benefits typically lack paid-leave options, which include working non-standard shifts. Therefore, attending orientations during day hours hindered enrollment activity. Despite the Family Self-Sufficiency program's ability to increase economic assets, the "management of planning" day to day activities of low-income families with less tangible resources may out-weigh the benefits of participating in the program. Sard (2001) agreed that program staff speaking about the program at recertification meetings were critical, but other methods of ongoing communication such as newsletters, and flyers were essential to promoting the program. Sard suggested that at program orientation, a speaker's bureau of peer mentors, recruiters, or graduates of the program could speak about the process and outcomes to potential participants.

In this study, participants described calling key informants about the program, however, based on these findings the lack of communication between participants and key informants was apparent. Abt Associates (2017) and U. S. Department of Housing and Urban Development (2015, 2016b) suggested a promising practice created by the Compass Working Capital Family Self-Sufficiency program: send out monthly postcards using aspirational images and motivating slogans to all eligible participants. These slogans and images were created by focus group participants in housing assistance programs (Abt Associates, 2017). Using this method of recruitment increased participation by

21%, which was four times more than the national average (Abt Associates, 2017; U.S. Department of Housing and Urban Development, 2015, 2016b).

This concept of waiting to be enrolled is an issue, as discussed by participants. Because of the demand for housing assistance programs, the creation of waitlists is a common practice. Therefore, establishing waitlists in the Family Self-Sufficiency programs has been sanctioned by the U. S. Department of Housing and Urban Development (2017a, 2017b). The U. S. Department of Housing and Urban Development's (2017a, 2017b) policy has allowed participants to be placed on waitlists up for to 18 months. Yet, based on participant's commentary in this study, most described being on the waitlist for 2 or more years, which might seem to impede enrollment, and even after being on the waitlist, participants may miss the orientation sessions.

Although waitlists were used, the U. S. Department of Housing and Urban Development (2017a, 2017b) suggested that engagement can happen with waitlists participants. For instance, a pre-service delivery plan could provide some limited support services, information on workshops, and resources. However, these suggestions may not be feasible, because of high caseloads and escrow accounts cannot be established for unenrolled participants. A pre-service delivery plan may engage some participants, but it might not be a solution to waitlist issues. More research is needed to understand the and needs and feasibility for pre-service delivery before enrollment, as well as the value of waitlists, who benefits from having waitlists, the amount of time a participant name should be placed on a waitlist. Literature on waitlist practices and outcomes might provide

insightful information to policymakers and program staff who find it nearly impossible to engage with participants waiting to join programs. The findings in this study reveal on how the U. S. Department of Housing and Urban Development's (2017a, 2017b) recommendations of pre-service delivery were not found in the literature.

Santiago and Galster (2004) found financial barriers such as poor credit histories, low-wage earnings, or intermittent employment histories were barriers for residents in housing assistance programs from enrolling in a Family Self-Sufficiency program. Santiago and Galster described these barriers as perceptions that participants had that limited their ability to be successful. Participants in this study described poor credit histories and intermittent employment histories as reasons to participate in the program. Therefore, this study could not conclude that financial barriers hindered enrollment. Other studies have shown that caring for children and health concerns were barriers to actively participating in the Family Self-Sufficiency program (Kleit & Rohe, 2005). In this study, child care was essential for low-income families. If Family Self-Sufficiency key informants want participants to secure a second job, other types of flexible child care subsidies to support multiple jobs need to be made available for these participants. Other researchers suggest that the cost of child care for low-income families continues to be a barrier to economic stability (Ahn, 2015). In this study, the only participant working a second job indicated that in order to have a second job, she had to pay out-of-pocket child care expenses. Nuñez et al., (2015) and Verma et al., (2012) found that participants enrolled in the Family Self-Sufficiency program

wanted to get assistance with finding and keeping employment. However, participants reported that services did not assist in gaining employment and those participants working believed they did not need further assistance. Monetary incentives did not produce significant outcomes in employment and those attending school did not attain degrees or certificates.

In light of enrollment, key informants discussed the program as being client-centered, which was a key element in service delivery (Nuñez et al., 2015; Verma et al., 2012; U. S. Department of Housing and Urban Development, 2017a, 2017). Key informants and participants agreed that the program's goal setting options were flexible. In fact, this flexibility allowed participants to focus on the needs of their family. The rapport between key informants and participants were not key findings because both sets of narratives described minimal contact between key informants and participants. As discussed earlier, one program only required monthly follow-ups with an outside key informant who used emails to communicate, and the other program's 6-month follow-up was in an office setting. Scholars have suggested that value-laden, client-centered approaches require follow-up (U. S. Department of Housing and Urban Development, 2017a, 2017b). A value-laden program would determine the needs of low-income families and apply these needs to providing services (U. S. Department of Housing and Urban Development, 2017a, 2017b). Research findings also suggest that follow-ups should happen as frequently as possible in settings that meet the needs of participants, such as: community, homes, employment, or training sites (U. S. Department of Housing and Urban Development, 2015, 2016b). Multiple

follow-up contacts that include face-to-face meetings, phone calls, emails, and letters might increase program enrollment (U. S. Department of Housing and Urban Development, 2015, 2016b).

Researchers have explored the multiple engagement issues or solutions to engage low-income families in the Family Self-Sufficiency program. Lessons learned in this study suggest that more attention to and improvements in enrollment practices is key to increasing in utilization of the program. Furthermore, findings in this study about enrollment procedures were valuable in informing design of the Family Self-Sufficiency program (Nuñez et al., 2015; Santiago & Galster, 2004; Sard, 2001; Verma et al., 2012).

Economic Stability

Earned income. As families move through the management process, goal setting, identifying values, resources, and planning and implementation steps lead to accomplishing goals (Deacon & Firebaugh, 1988; Goldsmith, 2010; Maloch & Deacon, 1966). To better understand the economic benefit of enrolling in a Family Self-Sufficiency program, research has been conducted to measure how Family Self-Sufficiency programs improve earnings (Nuñez et al., 2015; Ricco, 2007; Verma et al., 2012; Wiseman & Riccio, 2015). There is little evidence to indicate that participation in a Family Self-Sufficiency program improved participants' employment earnings (Riccio, 2007). Yet, Cramer and Lubell's (2004) review of the Portland and Montgomery Counties Family Self-Sufficiency program showed increases in earned income for participants. For example, Montgomery County reported that Family Self-Sufficiency graduates increased

their annual income from \$9,180 to \$27,130 annually (Lubell, 2004). In a more recent study by Abt Associates (2017) of the Compass Working Capital Family Self-Sufficiency program, participants' earnings increased from \$21,320 to \$27,903, which meant 40% of participants increased their earnings, but 37.5% had no increase or had a reduction in earnings. Abt Associates found that there were decreases in TANF benefits, and increases in SSI, SSDI, and pension. But these differences could not be explained or be contributed to activities or resources provided by program staff.

This study found no significant increase in employment during the time the families had been enrolled in the program. Also, Participants #1, #2, #5 and #8, who were employed, did not mention goals to increase their earnings at this time or in the near future. Only one participant discussed the possibility of getting a second job. It was very apparent that participants understood that when their wages increased, so would their rent. Participants clearly described experiencing financial hardship but could not see the benefit of increasing their earnings. Alternatively, the findings in this study suggest that families who were not employed at the start of the Family Self-Sufficiency program and had a goal of employment achieved that goal. Therefore, preliminary research could conclude that when participants have an employment goal, key informants were able to assist in providing resources to reach that goal. Other factors, such as age, skills, education, needs, and abilities need to be explored more to understand the depth of employment barriers for participants in the Family Self-Sufficiency program.

Escrow account. Consistent with Sard (2001), many families in this study described the most important benefit of the program as the escrow account. They also explained how the activities, resources, or services in Family Self-Sufficiency program helped them improve their family well-being. As suggested by Sard, Public Housing Authorities need to communicate how the Family Self-Sufficiency escrow accounts are avenues for low-income families to achieve economic and housing stability. Sard suggested that Public Housing Authorities need to have effective outreach efforts to its residents to counteract beliefs that enrollment in the Family Self-Sufficiency program would be tied to their residency in a housing assistance program. In this study, it was apparent that many participants did not understand the escrow account. This misunderstanding has been counterintuitive to participants accumulating funds in their escrow account. Throughout the study, many reported that if they would have known how the escrow account worked, they might have (a) signed up for the program earlier, and (b) sought better employment to increase their earnings.

Housing Stability

Housing tenure. In their phenomenological studies of the Family Self-Sufficiency program, Lindhorst Everhardt (2009, 2014) stated that participants believed that there were too many barriers to overcome to be homeowners. The lack of education, under-employment, lack of savings, and little access to transportation were barriers to homeownership. The lack of resources change how families plan and set goals. Hilton and Kopera-Frye (2006) argued that problem solving in the management framework was key when trying to understand how

families meet their goals. Hilton and Kopera-Fryer go onto say that other scholarly research by Goldsmith (2010) neglected this process, even though managing problems was key to how families meet and maintain homeostasis. The participants in the study by Lindhorst Everhardt described access to employment, educational programs, and financial management classes. However, there was no transportation or child care assistance, which participants deemed as barriers to self-sufficiency.

Participants in this current study believed homeownership was attainable. Maybe because they had been enrolled in the program no more than 3 years, they had an optimistic worldview of homeownership attainment. Two out of the 11 participants were in the process of buying a home. One was a single mother with two children, and the other was in a two-parent family with five children. Each of these households had incomes over \$1,801 a month. However, financial stress was indicated throughout the interview, even for those two participants who were in the process of buying a home. Therefore, it is unclear if participants in the Family Self-Sufficiency program really believed that based on their income, they could potentially become homeowners. Many of the participants described housing instability before receiving a voucher, but described housing stability with a Housing Choice Voucher. Dreaming of being a homeowner and becoming a homeowner may be two distinctive derivatives that need more attention to discover what participants truly believe they can achieve while on the Family Self-Sufficiency program and what they realistically expect to do with the proceeds in an escrow account.

Other scholars suggested that participants were reluctant to enroll in a Family Self-Sufficiency program because of a fear of losing their Housing Choice Voucher (Nuñez et al., 2015; Rohe & Kleit, 1999; Sard, 2001; Verma et al., 2012). This fear was described in this study by participants who were reluctant to increase their earnings. Based on this fear, whether real or not, more education is needed to clarify to key informants and potential participants that success in the Family Self-Sufficiency program does not automatically mean participants lose their Section 8 Housing Choice Vouchers (Sard, 2001). The fear of losing the assistance that provides housing stability for families that have experienced housing instability was clearly identified as an issue. The conceptualization and operationalization of fear experienced by families through the family resource management framework suggests that families would be able to take action or make a plan to overcome the fear of losing their housing stability. Demands and needs change as families move through their life experiences (Goldsmith, 2010). In the case of this study, planning or moving forward, including increasing human resources through education and training to increase earnings, was not a concept integrated in the thinking of these families.

Families in this study had experienced housing instability based on their prior housing history. Stable housing was a goal for these families and housing security was achieved through a Section 8 Housing Choice Voucher. How families managed their fear of losing their housing by not participating in the Family Self-Sufficiency program is not understood by key informants, nor was it something key informants described in this study. Therefore, key informants

hearing the financial stress that families face may shed light on the barriers of moving out of housing assistance programs.

Food Insecurity

Despite having Housing Choice Vouchers, many participants in the Family Self-Sufficiency program reported experiencing food insecurity. Participants did not report receiving resources or support that addressed food insecurity issues (Kushel et al. 2006). Nor did participants feel they could seek out assistance or information from their key informants. Kushel et al. (2006) analyzed the 1999 National Survey of American Families and found that 23.6% of families experienced housing insecurity and 42.7% (39 million) of these families experience food insecurity. Food security has been linked to having assets, such as owning a home (Bentzinger & Cook, 2012). Coleman-Jensen, Gregory, and Singh (2014) reported that families accessing food stamps were more likely to experience food insecurities. Therefore, food insecurity reported by participants in the Family Self-Sufficiency program correlates with results from Coleman-Jensen et al. (2014) study, in that participants' access to food stamps did not reduce the likelihood of food insecurity. Studies have found that both housing and food insecurities impacts children's overall health, as well as the mental health of parents (Cutts et al., 2011). The food insecurity findings in this study might be key to understanding economic barriers families face. Key informants may need to provide food resources to low-income families, despite if they know there is or is not a need.

Perception

Santiago and Galster (2004) and Santiago et al. (2017) found that self-perception often times was a barrier to families being able to be successful in the Family Self-Sufficiency program. Self-efficacy and locus of control were positive predictors of the success for participants. Strong internal locus of control has been associated with greater satisfaction and external locus of control has been associated with lower satisfaction (Bruin & Cook, 1977; James, 2008). Therefore, if participants in the Family Self-Sufficiency program thought that they had control over their future, they would be more likely to be successful in moving their family towards economic and housing stability. Many in the Family Self-Sufficiency program perceived that they had to motivate themselves, and many times participants did not report how key informants were motivating or provided resources to help them achieve their goals. On the other hand, key informants described their services as instrumental and were motivated to work with participants.

Policy Implications

This study's goals were to better understand how low-income families achieve economic and housing stability through participation in the Family Self-Sufficiency program. First, it was apparent that the Family Self-Sufficiency program was considered a best-practice service model to increase earnings and reduce the usage of TANF-cash for low-income families. Economic stability was one of the most well-defined benefits of the Family Self-Sufficiency program. This benefit was particularly important to the participants in this study, as they

expressed their goals and plans for the well-being of their families. Barriers to program utilization included current enrollment policy or practices. For instance, if only 10 families attend an orientation held for 35, how do staff evaluate and problem solve recruitment strategies. Client-centered programing as specified by the U. S. Department of Housing and Urban Development (2017a, 2017b) would indicate that the needs of families would be at the forefront in recruitment strategies. Secondly, it appears relationships between participants and key informants were critical to move families forward. Even though the U. S. Department of Housing and Urban Development (2017a, 2017b) has a best practices model that outlines roles of staff and how to implement an effective Family Self-Sufficiency program, there still needs to be an investment in staff development. Interviews suggested that key informants only attend their required training, thus, this might hinder their ability to get more skills in working with families who have multiple barriers to employment. It is apparent from this study, in order to increase utilization of the Family Self-Sufficiency program, Public Housing Authorities need to better explain how the escrow account works.

The study helped fill a gap in research by identifying additional procedures and activities needed in the Family Self-Sufficiency program to stabilize families. Findings indicated the value of engagement strategies to increase participation and identify gaps in service delivery. Barriers identified in the enrollment process indicate that there needs to be an overhaul in the process of enrolling participants. This is critical to the overall success of the program.

Underutilization has been a point of discussion in the literature, but not discussed from the point of view of participants wanting to enroll in the program.

Future Research

This study provided insight into how the family resource management framework can be used to study the economic and housing needs of low-income families. This framework provides researchers an application of a transformative worldview to understand a decision making process in which families use to plan and manage their resources. Applying a qualitative study to the family resource management framework provided information about the Family Self-Sufficiency program from participant and key informant viewpoints, which is lacking in the literature. The management framework does not incorporate the changing economic factors that influence outcomes for low-income families. The framework does discuss changing demographics as it relates to middle-class America, diversity of growing populations, the aging population, and the differences in families (Moore & Asay, 2018). Yet, perhaps because the framework grew out of the discipline of home economics, it has been underutilized in the research and interpretation of low-income families' housing needs. Scholars using this framework seem to use concepts of management to describe families that have access to resources – financial, educational, or social (Goldsmith, 2010; Moore & Asay, 2018). The micro level of social economics is the primary focus of the management framework. Meaning, the framework looks at each family as they process through managing their lives to achieve economic

and housing stability. The impact of micro level social economics could be examined through the lens of the framework.

While this study provided a glimpse into one anti-poverty initiative, future research should continue to examine anti-poverty programs' attempts to increase earnings or move low-income families out of poverty. Also, more data is needed to understand the enrollment process of Public Housing Authorities to better understand how families learn about the program, including when and where orientations are held and how staff are held accountable to the recruitment of families. Furthermore, this study found that participants in the Family Self-Sufficiency program experienced housing insecurities, and more research is needed on housing insecurities of low-income families. Developing indicators of housing security and housing stress would inform housing research on housing stability.

The U. S. Department of Housing and Urban Development (2017a, 2017b) has taken the stance that the escrow account is a critical component that provides an incentive to increase earnings. In this study, participants described the escrow account as the reason why they enrolled in the program and many were looking forward to buying a home with funds from their escrow account. The escrow account is an asset; however, participants did not understand how the escrow account accumulates wealth for them. Achieving economic stability can assist families in achieving their dreams.

Conclusion

In conclusion, participants' experiences in the Family Self-Sufficiency program had mixed results. Throughout the study, Family Self-Sufficiency participants were resilient in their ability to enroll in the program, despite missing orientation, being placed on a waitlist for a number of years, and not understanding all components of the program. All participants understood that the Family Self-Sufficiency program was only for 5 years, but felt they had to take care of their families' basic needs before they could move towards self-sufficiency. Because these participants were receiving a Housing Choice Voucher, their housing was stable; however, their financial stability was in permanent fluctuation. There has been a lack of research on discussing how residents in Housing Choice Voucher programs find out about the program. Starting with the basic question about enrollment process might shed some light on underutilization of the program. It is very important that housing programs recognize that economic independence can be viewed as a process of reducing welfare dependency, increasing employability but continuing to have access to housing assistance programs are important because housing options for families in poverty are scarce (Shlay, 1993).

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APPENDICES A THROUGH J

APPENDIX A

RESEARCH PROPOSAL: SAINT PAUL PUBLIC HOUSING

AUTHORITY

THE INFLUENCE OF THE FAMILY SELF- SUFFICIENCY PROGRAM: PERSPECTIVES AND PREFERENCES FROM LOW-INCOME FAMILIES



Research Proposal
by
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PhD Candidate
University of Minnesota
October, 4, 2016

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Introduction

August 2016 marked the 20th anniversary of the historic welfare reform legislation. After 20 years of welfare reform on federal housing policy there are many factors to consider. The complexity of integrating welfare reform and federal housing policy has resulted in requiring low-income families in federally funded housing to set economic self-sufficiency goals. In order to achieve economic stability families continue to be offered the Family Self-Sufficiency program, a housing service delivery model, focused on removing families from welfare and out of federally funded housing. The purpose of this phenomenological study is to better understand the Family Self-Sufficiency program from the views of families participating in the program to unearth what low-income families need in order to achieve economic and housing stability.

Importance of the Study

An important goal of this project is to understand how participants in the Saint Paul Public Housing Family Self-Sufficiency program describe their services. Additionally, understanding of the linkages between economic self-sufficiency and housing stability, and overall family well-being is critical to identify the best practices in the program that address previous gaps in service-delivery as well as inform housing research that influences policy.

Purpose Statement and Research Questions

The goals in conducting the qualitative study with families in the Family Self-Sufficiency program is to inform the researcher about how services are delivered, uncover what factors participants believe influences services, what type of services are delivered and how these services have impacted family goals. The following will be the central research questions for the study:
How do participants in Saint Paul Public Housing perceive their experiences in the Family Self-Sufficiency program?

The sub-questions include:

How do participants describe how the Family Self-Sufficiency program changes their lives? What experiences do participants find most important?

What activities or resources and services help participants improve their family well-being?

Research Team

Deborah Mitchell, a full-time PhD candidate in the Housing Studies program at the University of Minnesota, will conduct this study. Her dissertation applications, all of her written and oral requirements have been met as of September 2016. She has been a research assistant at the University of Minnesota since 2012 where she has been responsible for both quantitative and qualitative research. During her time at the University she conducted a variety of focus groups and co-authored on a variety of research projects, including a book chapter on *Homeownership* scheduled for publication in 2017. She holds a Master's Degree in Inter-Disciplinary Studies with a minor in Public Administration from the University of North Texas, Denton, Texas and has a Bachelor of Arts in Political Science from the University of Kansas, Lawrence, KS. She has over 17 years of experience managing supportive housing. Her research focuses on formerly homeless African American and low-income households live in subsidized housing. Her academic objective is to generate research findings to inform housing policy and practice.

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St. Paul, MN 55108 Phone: 612-624-3780 Email: mbruin@umn.edu

Research Approach and Design

The research will be qualitative to deeply understand participants' viewpoints on how participating in the Family Self-Sufficiency program changes their family.

The researcher will meet with key informants from the program to gather background information about the program and gather feedback on open-ended participant questions. The interviews with key informants are critical to

understanding the program goals, structure, activities, and services available to families. Also, individual interviews from key informants will provide a better understanding on how they understand the services.

Secondly, the researcher will meet with participants to discuss the research study, answer questions about the study, and distribute a recruitment flyer and sign-up participants who would like to participant. Therefore, the researcher will meet in a location where participants gather for program meetings.

Thirdly, after meeting with key informants and participants, interview questions will be reviewed, based on feedback questions may be modified. The program manager will receive copies of the recruitment letter, and stamped envelopes to be mailed to program participants. Recruitment flyers will be distributed to Saint Paul Public Housing Authorities sites. Recruitment letter and flyer will have contact information needed to set-up individual meetings. Individual interviews with key informants and participants will take place in the community, meeting places that are convenient. Participants will receive a \$40 gift card for completing the interview.

Proposed Timeline
October – December 2016

Key informants		Participants	
Date	Activity	Date	Activity
October 4, 2016	Discuss program goals, objectives, feedback on open-ended questions	October 21, 2016	Discuss research study, recruit participant, feedback on open-ended questions
October 28, 2016	Mail our recruitment letter and flyer PHA sites	November 2016 – December 9, 2016	Set-up interviews with participants
October 14, 2016 – October 28, 2016	Interview individual key informants	November, 2016 – December 16, 2016	Interview individual participants

Finally, interviews will be analyzed in January, 2017. After all interviews are analyzed; a meeting will be conducted with key informants and participants to summarize findings, and to provide the researcher feedback about preliminary findings. A final analysis will be in February with final findings submitted to PhD committee members by April 2017.

In summary, although there is literature about the Family Self-Sufficiency program, there are few studies that have collected the perspectives of families who receive services and key informants who deliver services in housing assistance programs. The proposed research study will assist in furthering the understanding of the Saint Paul Public Housing Authority's Family Self-Sufficiency program, including better explanation on how services may influence how families' reach economic and housing goals.

Appendix A: Key Informant Questions

You are invited to be in a research study about the Family Self-Sufficiency program. You were selected because you are a key informant that is involved in the program. This study is being conducted by Deborah Mitchell, a PhD candidate, to assist in the completion of her dissertation. She is in the Housing Studies program at the University of Minnesota. If you agree to be in the study please contact Deborah Mitchell at mitch904@umn.edu or 651-231-3985 to schedule a 60 minute meeting. There are no direct benefits of being part of study for key informants. The comments and records of the study will be recorded, kept private and confidential. Any sort of report we publish will not include any information that will make it possible to identify a subject. Research records will be stored securely and only researchers will have access to the records. Participation in this study is voluntary. Your decision, whether or not to participate will not affect your current or future relationships with the University of Minnesota. If you decide to participate, you are free to not to answer any questions, or withdraw at any time without affecting those relationships. If you have any questions, you are encouraged to contact Dr. Marilyn Bruin, Deborah Mitchell's academic advisor, at 612-624-3780, mbruin@umn.edu.

1. Tell me about the FSS program.
2. Tell me about the average participant.
3. Tell me about a success story.
4. What do you think are the dreams, hopes or goals of participants?
5. How does the program help meet participants dreams or goals?
6. What are the recruitment or engagement strategies?
7. What motives you to work for this program? Tell me your story.
8. Describe the trainings or workshops you have attended that assist you in providing the best services for participants.
9. Can you describe differences in families in the program and those who are not in program?
10. What are the strengths and weakness of the program?
11. Describe any challenges and how have you been able to meet these challenges.
12. Do you know if families have had to go without food, clothing, telephone or other essentials to maintain their housing? If so, describe how the program assisted in helping these families.
13. Did I miss something?

Thank you for participating, do you have any questions for me?

Participant Questions

Economic and Housing Interview Questions for FSS Participants

Date:	Interviewer:	Participant #
Location	Time began:	Time concluded:

Hi I am Deborah Mitchell, I am a PhD student working on my dissertation at the University of Minnesota; I am in the Housing Studies program. I would like to thank you for choosing to participate in this interview.

I am doing research about how families in the FSS program describe their services.

Your input will help me write about the FSS program and how this program changes families' lives.

Our discussion will last approximately 90 minutes. I will be recording the discussion because I don't want to miss any of your comments and I want to be sure that our recording is accurate. I will not use your name in my report. Research records will be stored securely and only researchers will have access to the records. Audio recordings will be kept on secure computers and research staff will only access transcriptions. No names will be used on audio files or transcripts.

I am looking for your honest thoughts and opinions. There are no wrong answers, only different points of view. Your opinion is important.

I ask that you turn off or silence your phone and I will do the same.

CUE TRANSITION: I'd like to know a little about your family:

1. Tell me about your family? Is there anyone else in your family you would like for me to know about?

CUE TRANSITION: Next, I like to hear about your housing assistance and the FSS program you are participating in:

1. Can you tell me what type of housing assistance do you have?
2. What year did you receive your housing assistance?
3. What year did you enroll in the FSS program?
- 4 Tell me about which service in the FSS program do you find the most helpful?

CUE TRANSITION: I don't know if you have ever heard this saying "we create our tomorrow by what we dream today". Thinking about that saying....

1. For a moment can you think about a dream have had about your hopes, plans or goals; can you describe that dream for me?
2. Describe a dream or goal you developed in the FSS program to pursue your dreams.

CUE TRANSITION: Many times we have mountains to climb or obstacles that get in our way:

1. Please tell me how has FSS staff encouraged or engaged you to participate in the program.

2. Also, can you tell me a time you felt the staff did not encourage you or support you, what were you trying to achieve or what goal were you trying to reach?

CUE TRANSITION: As you may know many families set financial goals.

1. Tell me a time that you felt stress about your finances? Can you describe what helps you handle your financial stress? Do you think your financial stress has improved, if so why?

2. While receiving housing assistance has your family had to go without food, clothing, telephone, utilities, etc.?

CUE TRANSITION: Now I am moving to some questions that maybe sensitive, but I am very interested in understanding how race may influence how you receive services.

1. Describe a time your racial/or ethic identify impacted how you received services?

2. How do you think individuals of your race are treated?

3. Describe how the services you receive in the FSS reflect your values, beliefs or customs?

CUE TRANSITION: Next I like to understand more about your past housing situation...

A. Can you tell me before you received your housing assistance what....

Year Hsg	Household Size	Hsg Tenure	Hsg Affordable	Hsg Quality	Hsg Neigh- borhood	Hsg #Bedrooms /Baths	Reason Move?

B. Which of these statements best describes the housing in which you and your family lived in prior to moving into public housing or receiving your Section 8 voucher (***Please check all that apply***)

☐ A. The home provided the housing my family needed at a price we could afford (***If checked, skip to #3***)

☐ B. This home had some structural/ quality problems but at a price we could afford.

☐ C. This home provided the housing my family needed but it was not very affordable.

☐ D. This home had structural/ quality problems and was not affordable for my family.

2. Tell me if these are the reasons why you didn't always have the housing you and your family needed before moving into public housing or receiving your Section 8 voucher:

(Please answer each question)

- A. ☐ Yes ☐ No Not enough money for rent/mortgage
B. ☐ Yes ☐ No Not enough money for utilities
C. ☐ Yes ☐ No No affordable units in this community
D. ☐ Yes ☐ No Discrimination in housing in this community
E. ☐ Yes ☐ No My family had special housing needs (disability, health)

Please answer the following for questions #3 through #15 in regard to your housing before moving into public housing or receiving your Section 8 voucher:

The following are statements that people have made about their housing situation. For each of these statements, please tell us whether the statement is often true, sometimes true, or never true

3. "We worried that we could not afford the rent/ mortgage payment." Was that often true, sometimes true, or never true for your household. ***(Check one)***
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
4. "We worried that we could not afford the utilities [together or separate?] payment." Was that often true, sometimes true, or never true for your household. ***(Check one)***
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
5. "We had to borrow money for rent/ mortgage payment from friends/family/kin to stay in this housing unit" Was that often, sometimes, or never true for your household. ***(Check one)***
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
6. "We had to borrow money for utilities from friends/family/kin to stay in this housing unit." Was that often true, sometimes true, or never true for your household. ***(Check one)***
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
7. "We had to borrow money for rent/ mortgage payment from community/ church services/programs to stay in this housing unit" Was that often, sometimes, or never true for your household. ***(Check one)***
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
8. "We had to borrow money for utilities from community /church services/programs to stay in this housing unit." Was that often true, sometimes true, or never true for your household. ***(Check one)***
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
9. "We couldn't afford our rent/mortgage payment and had to move in with family/friends/kin in order to have a place to live." Was that often, sometimes, or never true for your household. ***(Check one)***
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
10. "We couldn't afford our utility payments and had to move in with family/friends/kin in order to have a place to live." Was that often, sometimes, or never true for your household. ***(Check one)***

- ☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
11. "We couldn't afford our housing rent/mortgage and had to move to cheaper housing in the community in order to have a place to live." Was that often, sometimes, or never true for your household. (**Check one**)
- ☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
12. "We couldn't afford our utility payments and had to move to cheaper housing in the community in order to have a place to live." Was that often, sometimes, or never true for your household. (**Check one**)
- ☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
13. "The furnace in the housing unit did not provide enough heat during the winter months." Was that often, sometimes, or never true for your household. (**Check one**)
- ☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
14. "The plumbing in the housing unit did not work." Was that often, sometimes, or never true for your household. (**Check one**)
- ☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
15. The housing did not adequately provide for our children because it: (**Check all that apply**)

- ☐ Did not have the number of bedrooms needed
- ☐ Did not provide safe outdoor space to play
- ☐ Did not provide adequate indoor space to play
- ☐ Other ways that the housing does not adequately provide for your child

BACKGROUND INFORMATION

CUE TRANSITION: We are almost finished, I would like for you to give me some basic demographic information:

1. What is the highest level of school you have completed? (**Check only one**)
- ☐ Less than high school ☐ Some high school ☐ High school Diploma/ GED
- ☐ Some college no degree ☐ Associates degree ☐ Bachelor degree
- ☐ Graduate school ☐ Professional certificate or trade school
2. Your marital status? (**Check only one**)
- ☐ Single ☐ Married ☐ Divorced ☐ Widow ☐ Separated
- ☐ Living with partner
3. What is your age? _____
4. Currently, which type of housing do you currently live in? (**Select only one**)
- ☐ Single family home ☐ Apartment ☐ Duplex or Four-plex
- ☐ Townhouse ☐ Condominium ☐ Mobile home
- ☐ Other (specify) _____
5. What is your race?
- ☐ White
- ☐ Black/African American
- ☐ American Indian or Alaskan Native
- ☐ Asian (specify) _____
- ☐ Other (specify) _____

☐ I do not wish to disclose

Your ethnicity:

☐ None, Not-Hispanic, Latino, or Spanish origin

☐ Yes, Hispanic, Latino, or Spanish origin

☐ Yes, Mexican, Mexican American, Chicano

☐ Yes, Puerto Rican

☐ Yes, Cuban

☐ Yes, Another Hispanic, Latino, or Spanish origin (specify) _____

6. Do you have a diagnosed disability? ☐ Yes ☐ No

7. What monthly household resources do you receive? (cue....)

Income Type	\$\$ Monthly Amount
<input type="checkbox"/> MFIP	
<input type="checkbox"/> Employment	
<input type="checkbox"/> General Assistance	
<input type="checkbox"/> Social Security Income (SSI)	
<input type="checkbox"/> Social Security Disability (SSDI)	
<input type="checkbox"/> Child Support	
<input type="checkbox"/> Food Stamps	
<input type="checkbox"/> Other	
Total Income	

8. If they receive income from work, ask how many hours do they work (cue...)

☐ Currently employed, 1 to 10 hours week

☐ Currently employed, 11 to 20 hours a week

☐ Currently employed, 21 to 35 hours a week

☐ Currently employed, 36 to 40 hours a week

☐ Currently employed, 41 more hours a week

9. What is your occupation?

10. Currently, how long have you been employed?

☐ 1 to 6 months

☐ 7 to 12 months

☐ 13 to 24 months/2 years

☐ 25 to 36 months/3 years

☐ 37 to 48 months/4 years

☐ 49 months or more/5 years or more

11. Do you work more than one job? ☐ Yes ☐ No

12. If they do not receive income from work, ask are you:

☐ Currently Not employed, but looking for work

- ☐ Currently Not employed, Retired
- ☐ Currently Not employed, Disabled, not able to work
- ☐ Currently Not employed, caring for children
- ☐ Currently Not employed, full-time student (if full time student ask....
 - If a full-time student are you in high school? ☐ Yes ☐ No
 - If a full-time student are you in college? ☐ Yes ☐ No
 - If a full-time student are you attending vo-tech? ☐ Yes ☐ No
 - ☐ Other reason for not being employed and NOT looking for work (specify)

OTHER INFORMATION

1. Were any of these issues difficult for you to talk about? Is there anything else I forgot to ask you?

Thank you so much for participating in this interview. Please let me know if you have any questions.

Recruitment Flyer

University of Minnesota Housing Studies Program Needs Your Assistance

We are interviewing families with children who are in the Family Self-Sufficiency Program

Compensation: \$40 Gift Card

Interested? Contact Deborah Mitchell at 651-231-3985 before December 15, 2016

APPENDIX B

RECRUITMENT LETTER AND FLYER

Date

Organization Name

Organization Address

Dear _____,

The University of Minnesota Housing Studies program needs your help with a study on housing. The purpose of this study is to better understand the experiences of families in the Saint Paul Public Housings' Family Self-Sufficiency program.

They want to interview families with children who are currently in public housing or using a housing choice voucher and a participant in the Family Self-Sufficiency program.

To participate in the study, you will be asked to participate in a confidential interview. You will receive a \$40 gift card for participating in the interview. The interview should not take longer than 90 minutes.

The records of this study will be kept private. In any sort of report published will not include any information that will make it possible to identify you.

To set-up an interview, please contact Deborah Mitchell at 651-231-3985 or Dr. Marilyn Bruin at (612) 624-3780.

Sincerely,

Manager

Recruitment Flyer:

University of Minnesota
Housing Studies Program
Needs Your Assistance

Interviewing Families with children who are in the Family Self-Sufficiency
Program

Compensation: \$40 Gift Card

Interested? Contact Deborah Mitchell at 651-231-3985 before December 15,
2016

APPENDIX C

RESEARCH PROPOSAL: SCOTT COUNTY COMMUNITY

DEVELOPMENT AGENCY

**THE INFLUENCE OF THE FAMILY SELF- SUFFICIENCY PROGRAM:
PERSPECTIVES AND PREFERENCES FROM LOW-INCOME
FAMILIES**



Research Proposal
by
Deborah Mitchell, M.S. PhD Candidate
University of Minnesota
March 15, 2017

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Introduction

August 2016 marked the 20th anniversary of the historic welfare reform legislation. After 20 years of welfare reform on federal housing policy there are many factors to consider. The complexity of integrating welfare reform and federal housing policy has resulted in requiring low-income families in federally funded housing to set economic self-sufficiency goals. In order to achieve economic stability families continue to be offered the Family Self-Sufficiency program, a housing service delivery model, focused on removing families from welfare and out of federally funded housing. The purpose of this phenomenological study is to better understand the Family Self-Sufficiency program from the views of families participating in the program to unearth what low-income families need in order to achieve economic and housing stability.

Importance of the Study

An important goal of this project is to understand how participants in the Saint Paul Public Housing Authority and the Scott County Community Development Agency's Family Self-Sufficiency programs describe their services. Additionally, understanding of the linkages between economic self-sufficiency and housing stability, and overall family well-being is critical to identify the best practices in the program that address previous gaps in service-delivery as well as inform housing research that influences policy.

Purpose Statement and Research Questions

The goals in conducting the qualitative study with families in the Family Self-Sufficiency program is to inform the researcher about how services are delivered, uncover what factors participants believe influences services, what type of services are delivered and how these services have impacted family goals. The following will be the central research questions for the study:

How do participants in two Public Housing Authorities perceive their experiences in the Family Self-Sufficiency program?

The sub-questions include:

How do participants describe how the Family Self-Sufficiency program changes their lives? What experiences do participants find most important?

What activities or resources and services help participants improve their family well-being?

Research Team

Deborah Mitchell, a full-time PhD candidate in the Housing Studies program at the University of Minnesota, will conduct this study. Her dissertation applications, all of her written and oral requirements have been met as of September 2016. She has been a research assistant at the University of Minnesota since 2012 where she has been responsible for both quantitative and qualitative research. During her time at the University she conducted a variety of focus groups and co-authored on a variety of research projects, including a book chapter on *Homeownership* scheduled for publication in 2017. She holds a Master's Degree in Inter-Disciplinary Studies with a minor in Public Administration from the University of North Texas, Denton, Texas and has a Bachelor of Arts in Political Science from the University of Kansas, Lawrence, KS. She has over 17 years of experience managing supportive housing. Her research focuses on formerly homeless African American and low-income households living in subsidized housing. Her academic objective is to generate research findings to inform housing policy and practice.

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Professor

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Research Approach and Design

The research will be qualitative to deeply understand participants' viewpoints on how participating in the Family Self-Sufficiency program changes their family. The recruitment of participants from each Public Housing Authority is as follows:

The St. Paul Public Housing Authority

The researcher will meet with key informants from the St. Paul Public Housing Authority to gather feedback on open-ended participant questions (Appendix A). The researcher will conduct individual meetings with key informants to gather information about the program and ask questions about the hopes and dreams of

participants in the program and how does the FSS program meet those goals. The interviews with key informants are critical to understanding the program goals, structure, activities, and services available to families. Individual interviews with key informants will take place in the community, meeting places that are convenient. The St. Paul Public Housing Authority will receive copies of the recruitment letter, and stamped envelopes to be mailed to program participants. Recruitment letter and flyer will have contact information needed to set-up individual meetings (Appendix B).

Scott County Community Development Agency

The researcher will meet with the key informant from Scott County Community Development Agency to discuss the study. The researcher will conduct individual meetings with key informants to gather information about the program and ask questions about the hopes and dreams of participants in the program and how does the FSS program meet those goals. Again, the interviews with key informants are critical to understanding the program goals, structure, activities, and services available to families. Individual interviews with key informants will take place in the community, meeting places that are convenient. The Scott County Community Development Agency will receive a recruitment flyer to be distributed to participants in the Family Self-Sufficiency program. Recruitment flyer will have contact information needed to set-up individual meetings.

Participant Interviews

Individual interviews with participants will take place in the community, meeting places that are convenient. Participants will receive a \$70 gift card for completing the interview. Participants also have an option to review a summary of their recording and provide feedback. Once feedback is received participants receive an additional \$30 gift card in the mail.

In summary, although there is literature about the Family Self-Sufficiency program, there are few studies that have collected the perspectives of families who receive services and key informants who deliver services in housing assistance programs. The proposed research study will assist in furthering the understanding of Public Housing Authority's Family Self-Sufficiency programs, including a better understanding on how services influences low-income families' ability to reach economic and housing stability.

Appendix A: Key Informant Questions

You are invited to be in a research study about the Family Self-Sufficiency program. You were selected because you are a key informant that is involved in the program. This study is being conducted by Deborah Mitchell, a PhD candidate, to assist in the completion of her dissertation. She is in the Housing Studies program at the University of Minnesota. If you agree to be in the study please contact Deborah Mitchell at mitch904@umn.edu or 651-231-3985 to

schedule a 60 minute meeting. There are no direct benefits of being part of study for key informants. The comments and records of the study will be recorded, kept private and confidential. Any sort of report we publish will not include any information that will make it possible to identify a subject. Research records will be stored securely and only researchers will have access to the records.

Participation in this study is voluntary. Your decision, whether or not to participate will not affect your current or future relationships with the University of Minnesota. If you decide to participate, you are free to not to answer any questions, or withdraw at any time without affecting those relationships. If you have any questions, you are encouraged to contact Dr. Marilyn Bruin, Deborah Mitchell's academic advisor, at 612-624-3780, mbruin@umn.edu.

1. Tell me about the FSS program.
2. Tell me about the average participant.
3. Tell me about a success story.
4. What do you think are the dreams, hopes or goals of participants?
5. How does the program help meet participants dreams or goals?
6. What are the recruitment or engagement strategies?
7. What motives you to work for this program? Tell me your story.
8. Describe the trainings or workshops you have attended that assist you in providing the best services for participants.
9. Can you describe differences in families in the program and those who are not in program?
10. What are the strengths and weakness of the program?
11. Describe any challenges and how have you been able to meet these challenges.
12. Do you know if families have had to go without food, clothing, telephone or other essentials to maintain their housing? If so, describe how the program assisted in helping these families.
13. Did I miss something? Thank you for participating, do you have any questions for me?

Recruitment Flyer

Housing Studies Program

Interviewing

Families with children who are in the Family Self-Sufficiency Program

Receive a \$70 Gift Card Interested?

Contact Deborah Mitchell 651-231-3985



APPENDIX D

FAMILY SELF-SUFFICIENCY PARTICIPANT CONSENT FORM

You are invited to be in a research study to understand the views of families in the Family Self-Sufficiency program. You were selected as a possible participant because you have at least one minor child living with you and you are a current Public Housing resident or you have a housing voucher and you are a participant in the Family Self-Sufficiency program. We ask that you read this form and ask any questions you may have before agreeing to be in this study.

Deborah Mitchell a PhD graduate student in the Department of Design, Housing and Apparel at the University of Minnesota is conducting this study.

Background Information

The purpose of this study is to better understand the experiences of families in the Family Self-Sufficiency program.

Procedures

If you agree to be in this study, we will ask you to participate in an interview and a survey asking for your opinions and needs. We will also ask about the type of housing assistance you receive currently and in the past and the history of your housing situations, for example, where you have lived and description of that housing. We are also interested in learning about your dreams, hopes, plans, or goals and how FSS staff has encouraged you to achieve those goals. Finally, there are questions regarding your perceptions about how your race has influenced FSS services you have received and how the services meet your family's values, beliefs, and customs. We will not share confidential information about you. Rather we want your own opinion. The interview and the survey will take approximately 90 minutes.

Risks and Benefits of being in the study

The study has several risks: First, talking about your opinions and plans may make you uncomfortable. If a question makes you uncomfortable, please feel free to refrain from answering. If you decide not to complete the interview there are no consequences. There are no direct benefits of being a part of the study for participants.

Compensation

You will receive a \$70 gift card for participation.

Confidentiality

Interview answers and observation notes will be kept confidential. No individual will be named on interview or observation sheets, as well as any reports or

presentations made on behalf of your home environment. Final reports and presentations will not include any information that would identify a participant.

The records of this study will be kept private. In any sort of a report we might publish, we will not include any information that will make it possible to identify a subject. Research records will be stored securely and only researchers will have access to data. Audio recordings will be kept on secure computers and research staff will only access transcriptions. No names will be used on audio files or transcripts.

Voluntary Nature of the Study

Participation in this study is voluntary. Your decision whether or not to participate will not affect your current or future relations with the University of Minnesota. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships.

Contacts and Questions

Any questions or comments you may have about the project, interviews, reports, or presentations may be directed to Dr. Marilyn Bruin, mbruin@umn.edu, and (612) 624-3780. Any questions you may have now or later are welcomed.

If you have any questions or concerns of the study that you would like to discuss with someone other than Dr. Marilyn Bruin, you are encouraged to contact the Research Subjects' Advocate Line, D528 Mayo, 420 Delaware Street SE, Minneapolis, MN 55455, or (612) 625-1650.

You will be given a copy of this information to keep for your records.

Statement of Consent to be recorded and maintain confidentiality:

I have read the above information. I have asked questions and have received answers. I consent to be recorded and interviewed:

Participant signature: _____ Date: _____

Investigator signature: _____ Date: _____

APPENDIX E

KEY INFORMANT CONSENT FORM

You are invited to be in a research study to understand the views of families in the Family Self-Sufficiency program. You were selected as a possible participant because you are a key informant, a program staff that supervises or delivery program services to participants in the Family Self-Sufficiency program. We ask that you read this form and ask any questions you may have before agreeing to be in this study.

Deborah Mitchell a PhD graduate student in the Department of Design, Housing and Apparel at the University of Minnesota is conducting this study.

Background Information

The purpose of this study is to better understand the experiences of families in the Family Self-Sufficiency program.

Procedures

If you agree to be in this study, we will ask you to participate in an interview asking questions about the FSS program. We will ask questions about the hopes and dreams of participants in the program and how does the FSS program meet those goals. Also, we will ask questions in regard to what motivates you to work with FSS participants. We will not share confidential information about you. Rather we want your own opinion. The interview and the survey will take approximately 90 minutes.

Risks and Benefits of being in the study

The study has several risks: First, talking about your opinions and the program may make you uncomfortable. If a question makes you uncomfortable, please feel free to refrain from answering. If you decide not to complete the interview there are no consequences. There are no direct benefits of being a part of the study for participants.

Compensation

There is no compensation for participating in this study.

Confidentiality

Interview answers and observation notes will be kept confidential. No individual will be named on interview or observation sheets, as well as any reports or presentations made on behalf of your home environment. Final reports and presentations will not include any information that would identify a participant.

The records of this study will be kept private. In any sort of a report we might publish, we will not include any information that will make it possible to identify

a subject. Research records will be stored securely and only researchers will have access to data. Audio recordings will be kept on secure computers and research staff will only access transcriptions. No names will be used on audio files or transcripts.

Voluntary Nature of the Study

Participation in this study is voluntary. Your decision whether or not to participate will not affect your current or future relations with the University of Minnesota. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships.

Contacts and Questions

Any questions or comments you may have about the project, interviews, reports, or presentations may be directed to Dr. Marilyn Bruin, mbruin@umn.edu and (612) 624-3780. Any questions you may have now or later are welcomed.

If you have any questions or concerns of the study that you would like to discuss with someone other than Dr. Marilyn Bruin, you are encouraged to contact the Research Subjects' Advocate Line, D528 Mayo, 420 Delaware Street SE, Minneapolis, MN 55455, or (612) 625-1650.

You will be given a copy of this information to keep for your records.

Statement of Consent to be recorded and maintain confidentiality:

I have read the above information. I have asked questions and have received answers. I consent to be recorded and interviewed:

Participant signature: _____ Date: _____

Investigator signature: _____ Date: _____

APPENDIX F

ECONOMIC AND HOUSING INTERVIEW QUESTIONS FOR FSS

PARTICIPANTS

Date:	Interviewer:	Participant #
Location	Time began:	Time concluded:

Hi I am Deborah Mitchell, I am a PhD student working on my dissertation at the University of Minnesota; I am in the Housing Studies program. I would like to thank you for choosing to participate in this interview.

I am doing research about how families in the FSS program describe their services.

Your input will help me write about the FSS program and how this program changes families' lives.

Our discussion will last approximately 90 minutes. I will be recording the discussion because I don't want to miss any of your comments and I want to be sure that our recording is accurate. I will not use your name in my report. Research records will be stored securely and only researchers will have access to the records. Audio recordings will be kept on secure computers and research staff will only access transcriptions. No names will be used on audio files or transcripts.

I am looking for your honest thoughts and opinions. There are no wrong answers, only different points of view. Your opinion is important.

I ask that you turn off or silence your phone and I will do the same.

CUE TRANSITION: I'd like to know a little about your family:

1. Tell me about your family? Is there anyone else in your family you would like for me to know about?

CUE TRANSITION: Next, I like to hear about your housing assistance and the FSS program you are participating in:

1. Can you tell me what type of housing assistance do you have?
2. What year did you receive your housing assistance?
3. What year did you enroll in the FSS program?
- 4 Tell me about which service in the FSS program do you find the most helpful?

CUE TRANSITION: I don't know if you have ever heard this saying "we create our tomorrow by what we dream today". Thinking about that saying....

1. For a moment can you think about a dream have had about your hopes, plans or goals; can you describe that dream for me?
2. Describe a dream or goal you developed in the FSS program to pursue your dreams.

CUE TRANSITION: Many times we have mountains to climb or obstacles that get in our way:

1. Please tell me how has FSS staff encouraged or engaged you to participate in the program.
2. Also, can you tell me a time you felt the staff did not encourage you or support you, what were you trying to achieve or what goal were you trying to reach?

CUE TRANSITION: As you may know many families set financial goals.

1. Tell me a time that you felt stress about your finances? Can you describe what helps you handle your financial stress? Do you think your financial stress has improved, if so why?
2. While receiving housing assistance has your family had to go without food, clothing, telephone, utilities, etc.?

CUE TRANSITION: Now I am moving to some questions that maybe sensitive, but I am very interested in understanding how race may influence how you receive services.

1. Describe a time your racial/or ethic identify impacted how you received services?
2. How do you think individuals of your race are treated?
3. Describe how the services you receive in the FSS reflect your values, beliefs or customs?

CUE TRANSITION: Next I like to understand more about your past housing situation...

A. Can you tell me before you received your housing assistance what....

Year Hsg	Household Size	Hsg Tenure	Hsg Affordable	Hsg Quality	Hsg Neighborhood	Hsg #Bedrooms /Baths	Reason Move?

B. Which of these statements best describes the housing in which you and your family lived in prior to moving into public housing or receiving your Section 8 voucher (*Please check all that apply*)

☐ A. The home provided the housing my family needed at a price we could afford (*If checked, skip to #3*)

☐ B. This home had some structural/ quality problems but at a price we could afford.

☐ C. This home provided the housing my family needed but it was not very affordable.

☐ D. This home had structural/ quality problems and was not affordable for my family.

2. Tell me if these are the reasons why you didn't always have the housing you and your family needed before moving into public housing or receiving your Section 8 voucher:

(Please answer each question)

A. ☐ Yes ☐ No Not enough money for rent/mortgage

B. ☐ Yes ☐ No Not enough money for utilities

C. ☐ Yes ☐ No No affordable units in this community

D. ☐ Yes ☐ No Discrimination in housing in this community

E. ☐ Yes ☐ No My family had special housing needs (disability, health)

Please answer the following for questions #3 through #15 in regard to your housing before moving into public housing or receiving your Section 8 voucher:

The following are statements that people have made about their housing situation. For each of these statements, please tell us whether the statement is often true, sometimes true, or never true

3. "We worried that we could not afford the rent/ mortgage payment." Was that often true, sometimes true, or never true for your household. **(Check one)**

☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)

4. "We worried that we could not afford the utilities [together or separate?] payment." Was that often true, sometimes true, or never true for your household. **(Check one)**

☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)

5. "We had to borrow money for rent/ mortgage payment from friends/family/kin to stay in this housing unit" Was that often, sometimes, or never true for your household. **(Check one)**

☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)

6. "We had to borrow money for utilities from friends/family/kin to stay in this housing unit." Was that often true, sometimes true, or never true for your household. **(Check one)**

☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)

7. "We had to borrow money for rent/ mortgage payment from community/ church services/programs to stay in this housing unit" Was that often, sometimes, or never true for your household. **(Check one)**

☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)

8. "We had to borrow money for utilities from community /church services/programs to stay in this housing unit." Was that often true, sometimes true, or never true for your household. (**Check one**)
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
9. "We couldn't afford our rent/mortgage payment and had to move in with family/friends/kin in order to have a place to live." Was that often, sometimes, or never true for your household. (**Check one**)
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
10. "We couldn't afford our utility payments and had to move in with family/friends/kin in order to have a place to live." Was that often, sometimes, or never true for your household. (**Check one**)
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
11. "We couldn't afford our housing rent/mortgage and had to move to cheaper housing in the community in order to have a place to live." Was that often, sometimes, or never true for your household. (**Check one**)
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
12. "We couldn't afford our utility payments and had to move to cheaper housing in the community in order to have a place to live." Was that often, sometimes, or never true for your household. (**Check one**)
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
13. "The furnace in the housing unit did not provide enough heat during the winter months." Was that often, sometimes, or never true for your household. (**Check one**)
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
14. "The plumbing in the housing unit did not work." Was that often, sometimes, or never true for your household. (**Check one**)
☐ Often true ☐ Sometimes true ☐ Never true ☐ Don't know (DK)
15. The housing did not adequately provide for our children because it: (**Check all that apply**)
- ☐ Did not have the number of bedrooms needed
 - ☐ Did not provide safe outdoor space to play
 - ☐ Did not provide adequate indoor space to play
 - ☐ Other ways that the housing does not adequately provide for your child

BACKGROUND INFORMATION

CUE TRANSITION: We are almost finished, I would like for you to give me some basic demographic information:

1. What is the highest level of school you have completed? (**Check only one**)
- | | | |
|---|---|--|
| <input type="checkbox"/> Less than high school | <input type="checkbox"/> Some high school | <input type="checkbox"/> High school Diploma/GED |
| <input type="checkbox"/> Some college no degree | <input type="checkbox"/> Associates degree | <input type="checkbox"/> Bachelor degree |
| <input type="checkbox"/> Graduate school | <input type="checkbox"/> Professional certificate or trade school | |
2. Your marital status? (**Check only one**)
- ☐ Single ☐ Married ☐ Divorced ☐ Widow ☐ Separated

☐ Living with partner

3. What is your age? _____

4. Currently, which type of housing do you currently live in? (*Select only one*)

- ☐ Single family home ☐ Apartment ☐ Duplex or Four-plex
☐ Townhouse ☐ Condominium ☐ Mobile home
☐ Other (specify) _____

5. What is your race?

- ☐ White
☐ Black/African American
☐ American Indian or Alaskan Native
☐ Asian (specify) _____
☐ Other (specify) _____
☐ I do not wish to disclose

Your ethnicity:

- ☐ None, Not-Hispanic, Latino, or Spanish origin
☐ Yes, Hispanic, Latino, or Spanish origin
☐ Yes, Mexican, Mexican American, Chicano
☐ Yes, Puerto Rican
☐ Yes, Cuban
☐ Yes, Another Hispanic, Latino, or Spanish origin (specify) _____

6. Do you have a diagnosed disability? ☐ Yes ☐ No

7. What monthly household resources do you receive? (cue....)

Income Type	\$\$ Monthly Amount
<input type="checkbox"/> MFIP	
<input type="checkbox"/> Employment	
<input type="checkbox"/> General Assistance	
<input type="checkbox"/> Social Security Income (SSI)	
<input type="checkbox"/> Social Security Disability (SSDI)	
<input type="checkbox"/> Child Support	
<input type="checkbox"/> Food Stamps	
<input type="checkbox"/> Other	
Total Income	

8. If they receive income from work, ask how many hours do they work (cue...)

- ☐ Currently employed, 1 to 10 hours week
☐ Currently employed, 11 to 20 hours a week
☐ Currently employed, 21 to 35 hours a week
☐ Currently employed, 36 to 40 hours a week

☐ Currently employed, 41 more hours a week

9. What is your occupation?

10. Currently, how long have you been employed?

☐ 1 to 6 months

☐ 7 to 12 months

☐ 13 to 24 months/2 years

☐ 25 to 36 months/3 years

☐ 37 to 48 months/4 years

☐ 49 months or more/5 years or more

11. Do you work more than one job? ☐ Yes ☐ No

12. If they do not receive income from work, ask are you:

☐ Currently Not employed, but looking for work

☐ Currently Not employed, Retired

☐ Currently Not employed, Disabled, not able to work

☐ Currently Not employed, caring for children

☐ Currently Not employed, full-time student (if full time student ask....

If a full-time student are you in high school? ☐ Yes ☐ No

If a full-time student are you in college? ☐ Yes ☐ No

If a full-time student are you attending vo-tech? ☐ Yes ☐ No

☐ Other reason for not being employed and NOT looking for work (specify)

OTHER INFORMATION

1. Were any of these issues difficult for you to talk about? Is there anything else I forgot to ask you?

Thank you so much for participating in this interview. Please let me know if you have any questions.

APPENDIX G

ECONOMIC AND HOUSING INTERVIEW QUESTIONS FOR KEY INFORMANTS

Date:	Interviewer:	Key Informant #
Location	Time began:	Time concluded:

Hi I am Deborah Mitchell, I am a PhD student working on my dissertation at the University of Minnesota; I am in the Housing Studies program. I would like to thank you for choosing to participate in this interview.

I am doing research about how families in the FSS program describe their services.

Your input will help me write about the FSS program and how this program changes families' lives.

Our discussion will last approximately 90 minutes. I will be recording the discussion because I don't want to miss any of your comments and I want to be sure that our recording is accurate. I will not use your name in my report. Research records will be stored securely and only researchers will have access to the records. Audio recordings will be kept on secure computers and research staff will only access transcriptions. No names will be used on audio files or transcripts.

I am looking for your honest thoughts and opinions. There are no wrong answers, only different points of view. Your opinion is important.

I ask that you turn off or silence your phone and I will do the same.

CUE TRANSITION: The first couple of questions are about the program.

1. Tell me about the FSS program. Can you describe the challenges in the program?
2. Tell me about the average participant.
3. Tell me about a success story.

CUE TRANSITION: Thinking about the families in the FSS program

1. What do you think are the dreams, hopes or goals of participants?
2. How does the program help meet participants dreams or goals?
3. How are families recruited to participate in the program?

CUE TRANSITION: In general can you tell me

4. What motives you to work for this program? Tell me your story.

5. Please describe the trainings or workshops you have attended that assist you in providing the best services for participants.

CUE TRANSITION: Can you tell me a little more about the families and the program

1. Can you describe differences in families in the program and those who are not in program?
2. What are the strengths and weakness of the program?
3. Do you know if families have had to go without food, clothing, telephone or other essentials to maintain their housing? If so, describe how the program assisted in helping these families.
4. Did I miss something? Thank you for participating

APPENDIX H

MEMBER CHECK CONSENT

Thank you for participating in the study about the FSS program. I would like to conduct a “member check” in order for you to provide me your feedback; I want to make sure I document your story correctly. After I listen to the recording I would like to send you a one-page summary of your story, therefore, I would need to have your name, address, and phone number. Once I send you the summary, I will send you this form (copy G) in a self-addressed stamped-envelope, please send me your comments about the summary and I will send you a \$30 gift card in the mail.

- Yes, I would like to participate in a follow-up study.
- No, I do not wish to participate in the follow-up study.

Name: _____

Address: _____

Phone: _____

Signature

APPENDIX I

MEMBER CHECK SUMMARY OF RECORDINGS

Thank you for participating in the study about the FSS program. The following is the summary of the recording. Please read the summary. Please return only your comments and your contact information in the self-addressed-stamped envelope. Thank You

APPENDIX J

QUALITATIVE RESEARCH MATRIX

Qualitative Research Matrix

Interview Questions	Research Questions			
	How do participants in perceive their experiences	How do participants describe how the Family Self-Sufficiency program changes their lives?	What experiences do participants find most important?	What activities or resources and services help participants family
Tell me about which service in the Family Self-Sufficiency program do you find the most helpful?				
For a moment can you think about a dream have had about your hopes, plans or goals; can you describe that dream for me.				
Describe a dream or goal you developed in the Family Self-Sufficiency program to pursue your dreams.				

Please tell me how
has Family Self-
Sufficiency staff
encouraged or
engaged you to
participate in the
program

Also, can you tell
me a time you felt
the staff did not
encourage you or
support you, what
were you trying to
achieve or what goal
were you trying to
reach?

Tell me a time that
you felt stress about
your finances?

Can you describe
what helps you
handle your
financial stress?

Do you think your
financial stress has
improved, if so
why?

While receiving
housing assistance
has your family had
to go without food,
clothing, telephone,
utilities, etc.?

Describe a time your
racial/or ethnic
identify impacted
how you received
services?

How do you think
individuals of your
race are treated?

Describe how the
services you receive
in the Family Self-
Sufficiency reflect
your values, beliefs
or customs?